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No. 16

June 21, 1991

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SAMPAN

The Only Bilingual Newspaper Published in New England Serving the Asian Community

FREE



The Oak Street Fair Draws Young on Old on June 8.

Asian Administrators May Get Pink Slips

Four Asian American assistant principals received lay-off notices by the Boston Public Schools in an effort to balance the \$378 million school budget. According to the Massachusetts Association of Asian American Educators (MAAAE), the cut unfairly singles out Asian Americans whose ranks are poorly represented in the system.

Before the lay-offs notices, Asian American administrators filled 10 out of 400 positions, or 2.2%. According to the MAAAE, the cut is disproportionate because Asian American students make up 9% of the student body. The loss of the four would be a 44% cut in Asian American administrators citywide.

"This sends a message to Asian teachers that you can try your best and work hard, but you'll get laid off," said Vivian Lee, chairperson of the MAAAE.

Members of MAAAE and both the Chinese and Vietnamese Sub-Pac groups met with Superintendent Joseph McDonough last week and presented him with a petition of over 1000 signatures protesting the lay-offs.

Lee said that McDonough was receptive to the Asian group, and would recommend that the new superintendent look into Asian needs, as the school budget situation improves. McDonough leaves June 30, and will be replaced by Lois Harrison-Jones sometime this summer.

Because the Boston School Committee recently voted to re-instate current programs, the laid-off administrators may be able to keep their jobs, said Manuel Monteiro, director of personnel for the Boston Public Schools.

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Cost of Health Care Hits Chinatown

by Catherine Anderson

Across the country, both professional and blue collar workers are demanding relief from the rising cost of health insurance. During the first week of June, unions and community activists held demonstrations in major US cities calling for a national health care program accessible to everyone.

On June 6, a coalition of Boston area unions joined community activists in a demonstration in front of the John Hancock Building. As part of the protest, the coalition charged John Hancock with an \$8 million bill, the amount, they claim, the insurance company spends in administrative costs. In

contrast, a Family Health Care Plan, which the groups are advocating, would cost about \$3 million in administrative charges. To dramatize this cost difference, the demonstrators, from at least 30 organizations, wrapped the building in red tape.

"We have the most expensive, least accessible health care than any developed country," Dr. Alan Meyers, a Boston City Hospital physician, told the noon-time crowd gathered in front of the Hancock building. Mel King, former State Representative, compared the current US health care system to that of South Africa's.

State Representative John Mc-

Donough, a sponsor of the state's Family Health Care Bill, said that while Blue Cross/Blue Shield covers about 2.5 million people, Canada, with its national health care policy, can insure 25 million people for the same amount of money. Administrative costs keep American health insurance high.

In Chinatown, the health care issue was brought home recently by the controversy surrounding the New England Medical Center's (NEMC) expansion plan. Opponents claimed that the plan would lead to higher costs passed on to the consumer without offering needed primary care to neighborhood residents. The state Public Health Council

approved the plan on the condition that it offer more community preventive care, such as a substance abuse program and admitting privileges for neighborhood health center physicians.

Of Chinatown residents who are employed, only 61% have health insurance. Two-thirds of them earn less than \$10,000 a year, according to a study done by a South Cove Community Health Center project promoting affordable health insurance for restaurant workers. Originally, the health insurance would have been offered to restaurant employers at a

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Paintings by Vietnamese prisoners of war

by Catherine Anderson

"The Anguish of Vietnam," an exhibit of paintings by former Vietnamese political detainees and prisoners of war, reveals a rare glimpse of a war most Americans have forgotten.

Sponsored by the Vietnamese American Civic Association (VACA) and the Boston Public Library, where the paintings are on display until June 29, 1991, the show narrates through realistic and abstract works the harsh lives and dreams of Vietnamese prisoners who served alongside American soldiers in the Vietnam War.

Three artists are featured: Le Hung, Anh Tu, and Hieu De, and all three offer diverse styles and approaches to that significant period in their lives.

Le Hung, who lives in Dorchester where he works as a sign-painter, and has a studio, continues to paint the scenes of his imprisonment from 1977 to 1979 when he was accused of political protest against the then new North Vietnam government. Painting is a way he brings to life the scenes he witnessed over twelve years ago. "I look at the canvas, remember my past, think, and bring my heart to my painting," he said.

Le Hung's expressionistic painting of a rifle and helmet beside a vibrant orange and yellow sunflower represents what the Vietnam War meant to him as young boy in Vietnam, and now an adult, at age 31, living in Boston. The gun, staked into the ground like a monument, stands for those

American and Vietnamese soldiers. The memory of the two fighting together is one which he keeps "very strong in the heart." The brilliant gold and orange sunflower is his symbol of hope for the future.

Le Hung often dreams of returning to Vietnam. "Someday, in my country when there is freedom, everyone can come back. I keep in my mind what I've learned, and want to teach people, open a school. When I think about that, it makes me very, very happy."

The art exhibit is a project of VACA's program for Vietnamese political detainees and prisoners who have been allowed to resettle in the United States since January, 1990. The program serves about 60 families who have

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"Vietnamese Mother's Tears," by Anh Tu

ASIAN COMMUNITY



The Oak Street Fair's Clown for the Day. Event sponsored by the Quincy School Community Council.

Healthy Children Contest

The South Cove Community Health Center (SCCHC) and the August Moon Committee are sponsoring a "Healthy Children Contest." The contest will be held in two parts: the first part at the South Cove Community

Health Center and the second at the August Moon Festival on August 18, 1991.

The first part, "Health Assessment and Education," will be held at SCCHC where staff will register participants, make assessments, and give

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Investor Visa Info Forum Coming Soon

Government representatives are holding a public forum on June 25 to inform the Chinatown community about the "immigrant investor" regulations under the new immigration law. The meeting will be held at the Quincy School Auditorium from 9:30 am to 12 noon.

Under the Immigration Act of 1990, a total of 10,000 visas will be granted annually to applicants who can invest in new businesses in the United States. Although INS will not process the applications until Oct. 1, 1991, the new law allows INS to accept filings by potential investors. Many of the applicants are from Hong Kong.

Massachusetts, as a state which is 150% above the national average in unemployment, is due to receive 30% of the investor visas. Although other states require investors to invest at least \$1 million, Massachusetts can accept investors with half that amount. Investors must create full-

time employment for at least ten US citizens or permanent residents who are not relatives of the applicant. The investor must also own and manage the new business.

Since publication of new regulations regarding the immigrant investor portion of the new law last week, INS has called for a thirty-day comment period from the public. One purpose of the June 25 forum will be to gather Asian comment on the law, said Yon Lee, Mayor Flynn's liaison to Chinatown. "This will be the first time the Chinese community will have some kind of influence on the way Congress intended the law," said Lee.

The regulations could be changed to include a pool of investors, rather than one major owner/manager, said Senator Kennedy's staff assistant Emily Winterson. Kennedy was a co-sponsor of the new bill, and has worked for over five years to provide visa incentives to persons from Hong Kong, said Winterson.

health tips for parents. Appointments can be made for Mon., 1 to 4 pm and Wed., 9 am to 12 noon. Final registration is July 31, 1991. The child must have a 3-1/2" by 5" photo during registration.

The second part takes place at the August Moon Festival. The child must be present at the festival to be seen by community judges. Results will be announced at the end of the festival. First, second, and third place prizes will be offered in each age category: one to two-year olds,

two to three-year olds, and three to four-year olds. There will be a special category for special children.

The contest is open to children in the Greater Boston community who qualify in the age categories and who complete both parts of the contest. All children who participate in the contest will be given a free gift at the festival. To schedule registration time or for more info, call Esther Ang, outreach coordinator at 482-7555.

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In Memoriam

Min Cheuh Chang

Co-inventor of the birth control pill

Min Chueh Chang, eminent scientist in reproduction biology who co-developed the birth control pill, died on June 5 at the Medical Center of Central Massachusetts in Worcester. He was 82 years old and lived in Shrewsbury.

Hailed for his role in revolutionizing the role of reproduction in women's lives, Chang also pioneered early experiments in in-vitro fertilization which laid the foundation for the births of "test-tube babies" in the 1980s.

Chang and his collaborator, Dr. Gregory Pincus, joined another scientist, Dr. John Rock, at the Worcester Foundation for Experimental Biology in the mid-40s to work in the field of human reproduction. In 1954 they developed the birth control pill, and in 1960, the pill was approved for use in the United States.

Chang was born in Shan Si, Taiyuan, China, and graduated from Tsing Hua University in Beijing. He received a degree in animal husbandry from the University of Edinburgh in 1939 and earned his doctorate at Cambridge University in England where he studied animal breeding. At the Worcester Foundation he was a research scientist, and later, senior scientist and principal scientist. At his retirement in 1982, he was named principal scientist emeritus. Last year he was elected to the National Academy of Sciences.

He is survived by his wife, Isabelle (Chin); his daughters, Pamela Chang of Berkeley, Ca., Claudia Chang of Sweet Briar, Va., a son, Francis H. (Pancho) Chang of Brookline, and three grandchildren.

Basketball Winners!

San Francisco Saint's White Team won first place at the 11th Annual North-American Chinese Basketball Tournament held over Memorial Day week-end at U-Mass Boston. The event was sponsored by the Boston Knights Chinese Athletic Club in celebration of their 30th Anniversary. Twenty-two teams from all over the country participated.

The Apprenticeship

Preparedness Program is accepting new candidates. Starting date is in Sept., 1991. Prerequisites are a high school diploma (US or foreign), or a GED; intermediate English and math skills; interest in the building trades. Both males and females are welcome. Tuition is free. Program goes for 10 weeks, every Tues. and Thurs. evening, plus 5 Saturday mornings. For more info, please call Agnes Chang at 426-9492 at the Chinese American Civic Association (CACA). An introductory workshop will be held at CACA on July 8, 1991.

FROM PAGE ONE

Health Care *continued from page 1*

reasonable rate, through the Neighborhood Health Plan.

Once the recession hit Chinatown, however, the idea fell apart. No restaurant owner would be able to stay in business with even the most reasonable of insurance rates. Yet Stephanie Fan, co-director of the health insurance project, said the plan's failure may not have been a loss in the long run. With the national debate on health care heating up, communities can push for universal health care and have more dramatic impact, she said.

The common household in Chinatown includes a father working as a waiter at below minimum wage, but receiving tips, and the mother, working in the seasonal garment industry with its flexible hours and union benefits. In the last three years, Asians have been seeking work in the hotel industry which provides health insurance coverage through the hotel workers union.

Although Massachusetts has a universal health care law which requires employers of up to five workers to carry health insurance, legislators are challenging the law, claiming that because of the economic recession, employers cannot afford to cover employees.

Next Issue: state and national health care reform models

Asian Administrators

continued from page 1

Meanwhile, the group still continues to circulate the petition, written in Vietnamese, Chinese, and English, asking for the administrators to be re-instated. The lack of Asian representation in administrative positions has been a constant issue among Asian activists, but is now heightened since the latest census shows that the Asian population has doubled in Boston.

Although the Boston Public Schools have been integrated under court order to reflect the racial make-up of the city, the hiring of new teachers and administrators follows less strict racial representation. Under court order, 25% of new teachers and staff must be African American, and 10% "other." The assumption is the remaining 65% would be white. Asians are caught between these numbers because they share the 10% category with Latinos.

"We have no intention of taking away the gains of Blacks and Hispanics," said Lee. "The issue is that all people need to be represented better." Lee added that according to Boston Public School's office of equity, administrative positions must reflect the ethnic make-up of the city.

Of the four administrators let go, three worked in schools with bilingual programs. Fay Lee, on leave this year from the Harvard-Kent School, was the assistant vice-principal there. Simon Ho was the current assistant principal.

Maria Thuy Nguyen was the assistant vice-principal of the Jackson-Mann School where there is a large Vietnamese bilingual population. Grace Yong-Madsen was the assistant principal of the ML King Middle School.

Asians do not necessarily have to be appointed to assistant principal positions, said Lee. They are also qualified for many positions within the school system, including schools which are non-bilingual, and non-assistant principal positions, such as the director of instruction in the middle schools.

Vietnamese Paintings

continued from page 1

fathers or sons who were prisoners in Vietnam. VACA provides peer support counseling, education, job and housing information. One major goal of the program is to help keep families together who may be struggling with complex issues around re-settlement, said Hiep Chu, director of VACA.

The goal of the art exhibit is to show Americans another side of the Vietnam War, added Chu. "For the American people, after 1975, the war is over. But the human tragedy is not over. Vietnamese served with Americans for so long, and many went to prison. The war is over, but people suffer," said Chu.

Liberty Store Denied

Chinatown community activists won another round in the recent battle to contain the Combat Zone. The Commissioner of the Mayor's Office of Consumer Affairs and Licensing, Diane Modica, turned down a bookstore's application to offer peep show booths at 672 Washington St.

The Liberty Bookstore will still open at the site of the former John's Pizza, and offer a range of adult literature without the peepshows. Modica turned down the license because of public health and safety issues.

"While adult entertainment is an allowed use in the immediate area, this Division cannot ignore the potential impact upon the community in which the applicant proposes to operate. The immediate community includes five elderly residential building and other family residences along with the area businesses which service their daily needs," said Modica. During an administrative hearing on May 6, members of the Golden Age Center testified that the area is already congested with traffic, drug dealing, and prostitution.

During the hearing, Liberty Bookstore owner Anthony Russo stated that the store could be serving at least 150

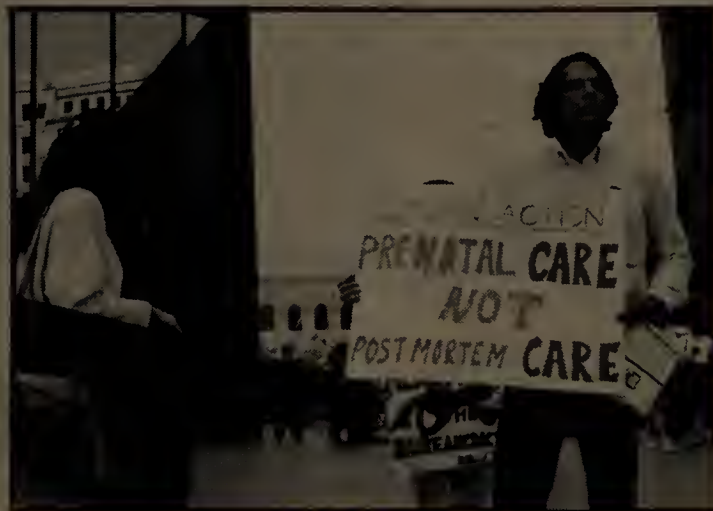
patrons in an hour. The peep show booths would be locked, Russo stated.

In turning down the application, Modica said that an adult entertainment center at the corner of Washington and Beach Streets would draw illegal conduct such as prostitution and drug dealing. She added that the locked booths also pose a greater public health hazard. "Enclosed, locked peep booths encourage patrons to engage in sexual and illegal drug related activity which increases the potential for the transmittal of recognized health risks, such as AIDS," she concluded.



photo/Carmen Chan.

2nd Annual "Taste of Asia" benefit for CACA drew over 300 people for music, entertainment and cuisine at the Kennedy Library/Pavillion.



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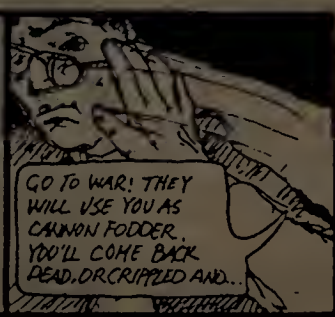
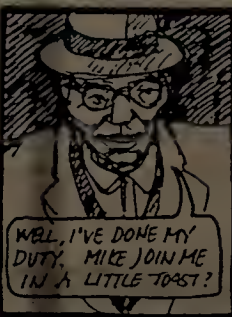
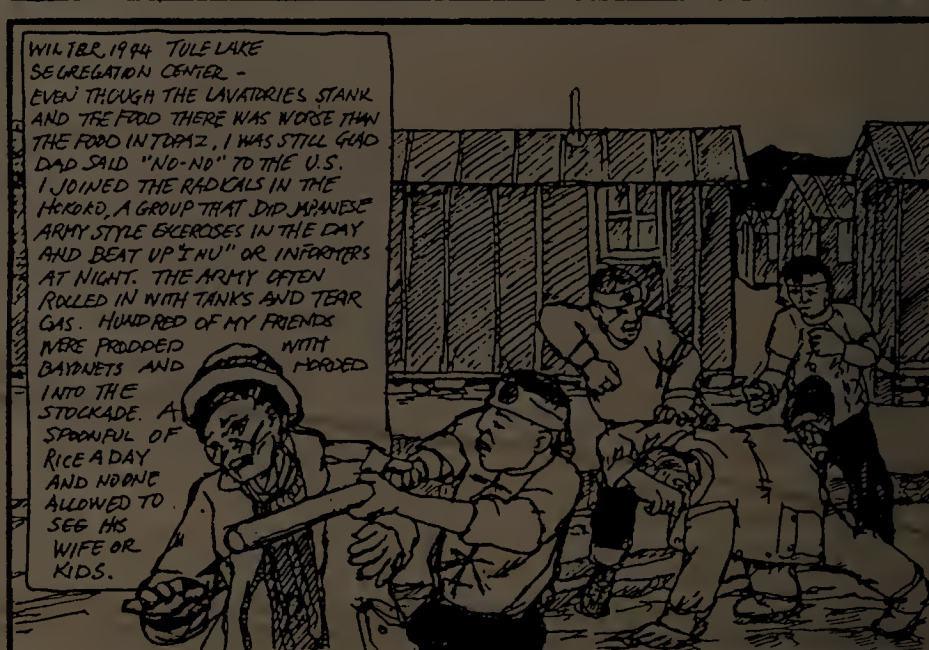
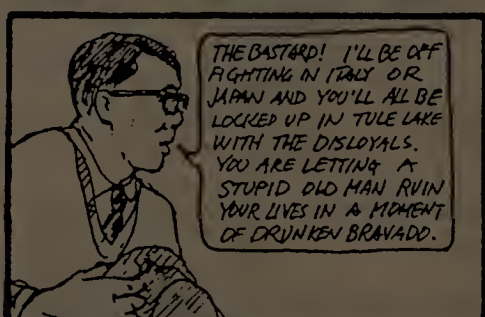
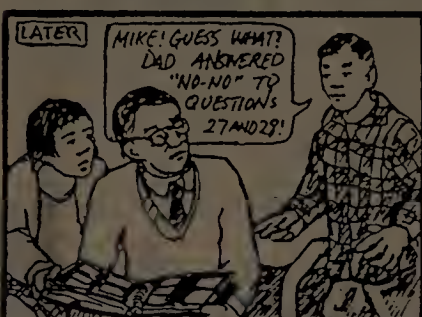
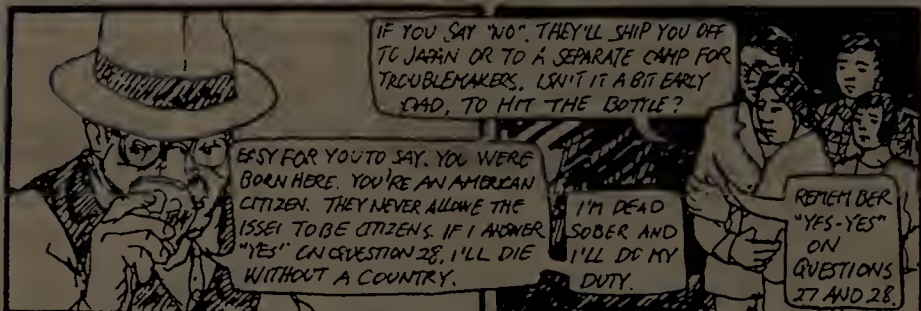
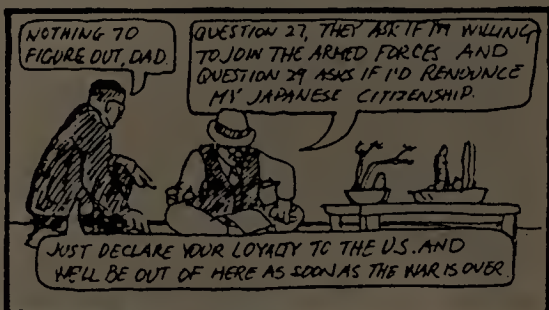
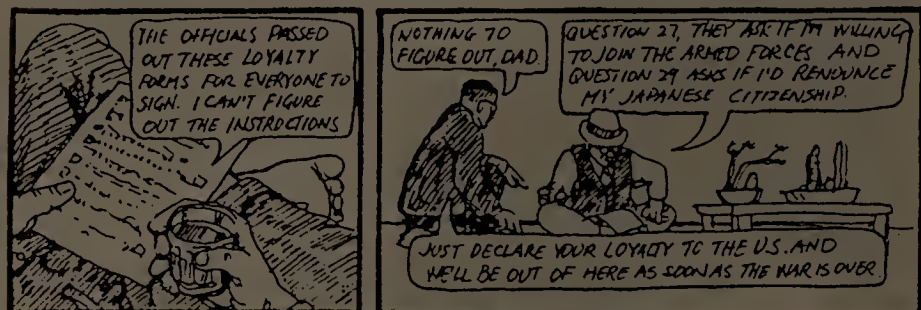
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ASIAN ARTS

"The Internee's Story," *about a Japanese American family's experience of US internment camps during World War II, continues...*



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To Be Continued

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ASIAN BOOKVIEWS

Experimentation, Protest Go Hand in Hand

The August Sleepwalker
(poems)

Waves (short stories)

by Bei Dao

translator, Bonnie MacDougal
New Directions

by Lenore Balliro

Bei Dao, pen name for Zhong Zhenkai, is a contemporary Chinese poet whose identity and growing popularity as a writer are linked to his politics even though he claims he is not a political writer.

What he means is that he refuses to use his writing as a vehicle for overt political ideology - particularly in the tradition of social realism the Chinese government has sanctioned since liberation. He also refuses to work within accepted official "standards" of style and format.

Yet, Bei Dao's leadership in the Student Democracy movement - an association that eventually sent him into exile in Denmark - helped bring his writing to international attention. His involvement in dissident politics began in 1978 with the Democracy Wall movement. At the same time he initiated the experimental literary magazine *Today*. Eventually *Today* was banned in 1980. Bei Dao left the Chinese Writers Association in 1985 and became a "free-lance" writer - risky business in the People's Republic of China. He remains in exile and visits the US and other European countries for speaking/reading tours.

In reading his poems, I had to wonder whether the book would have made it to a major publisher had the writer not occupied such a prominent place in contemporary Chinese politics. I am tempted to conclude that the very act of writing these poems -

poems that chart experimental territory for Chinese writers and boldly challenge official doctrine - is what makes his work so highly praised. As a book of poems qua poems, the collection disappoints.

Though the poet is clearly trying to explore a terrain that allows him to express despair, alienation, loneliness, and darkness - few poems in this volume enlarge our understanding of that emotional territory. Many of the poems remain at the abstract level and don't move far beyond the general and obvious.

Some lines read like the early attempts of a writer experimenting with the medium of poetry. In "True," we read:

*True, this is spring./ Pound-
ing hearts disturb the clouds in
water./ Spring has no
nationality./ Clouds are
citizens of the world./*

His attempts at a "new style" of poetry - at least new for contemporary Chinese poetry - often feels self-consciously derivative. The use of fragments or scraps of language is a potentially rich form, but in "Notes from the City of the Sun" the content does not achieve the same strength as experimentation with form. The result feels like a poet practicing workshop exercises, a musician practicing scales. There is nothing wrong with such exercises, and it's interesting to get a glimpse of "process." However, poems like these yield an uneven volume:

Life

The sun has risen too

Freedom

*Torn scraps of paper
fluttering*

Girl

*A shimmering rainbow
gathers brightly coloured
feathers.*



Bei Dao, courtesy of New Directions photo/Lutfi Ozkok

There is a conscious effort in his poems to focus on the individual voice and the existential conflict, illustrating his claim that Camus, Sartre, and other existential writers have strongly influenced his work. Bei Dao's inward exploration of darkness is born of his experiences in the cultural revolution - experiences gone awry - and experiences in the Student Democracy movement. MacDougal describes Bei Dao's poetry as a "search for self," with a focus on the "individual's private world."

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work of Spanish writers like Cesar Vallejo - work where the individual voice is steeped within the struggles and laments of the country itself.

Bei Dao's collection of fiction reflects a similar unevenness as his poetry, though he seems more practiced in the role of storyteller. Much of the value of *Waves* lies in recording and interpreting the events of the Cultural Revolution and the reformist government that followed. Even though the volume pre-dates Tiananmen, the prevailing perspective is one of deep cynicism of a country whose leadership has failed its people. The stories examine the brutality of the cultural revolution ("Waves"), the unhappiness of a woman yearning for a better quality of life ("Melody"), the haunting fear of repercussions from powers quick to label citizens as "ideologically suspect" ("13th Happiness Street").

The most developed of stories (almost a novella), "Waves" examines the disillusionment and bitterness of five characters toward the end of the Cultural Revolution. As with other Chinese stories of the Cultural Revolution, the savagery of the Red Guard is described in detail. Through the voices in "Waves," the author not only challenges but dismisses revolutionary values - or for that matter, any hope for the country's leadership to effect political change. The characters drink to excess to forget their sorrow, self-inflict wounds as symbolic gestures of despair, quote Western poets like Garcia Lorca and Baudelaire as though they are as commonly known as the verses of Mao. Once again, it seems like Western models of behavior are evoked to describe the existential dilemma of the characters - perhaps as a symbolic rejection of Chinese culture and norms?

Bei Dao's work left me with new questions about the Democracy movement in China, and about the role of the artist within a social and political context. What responsibility does the writer have beyond his "search for the self" without resorting to the dogmatic and doctrinaire position of "artist serving the state?" Bei Dao's search for literary models from the West, his derivative style, and exaltation of the existential state of the individual may indeed be his way of reacting against the status quo in China.

The next issue of Sampan will be published on July 5, 1991. Press releases and advertisements which require typesetting or artwork are accepted up to Fri., June 28, 1991. Due to the July 4 holiday, camera-ready ads are accepted up to Fri. June 28, 1991, at 5 pm.

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ASIAN CALENDAR

ARTS

At the Children's Museum, on-going: Chinese Folk Art: The Small Skills of Carving Insects, a new exhibit featuring authentic folk art objects handmade by people in villages, towns, and cities all over China.

June 3 through June 29: "The Anguish of Vietnam" paintings by Vietnamese artists in Massachusetts. At the Great Hall of the Public Library in Copley Square. The exhibit chronicles the suffering of South Vietnamese prisoners of war and political detainees who were America's comrades-in-arms during the Vietnam War. Free. Monday to Thursday, 9 am to 9 pm, and Friday and Saturday, 9 am to 5 pm.

Also at the Boston Public Library: Asian Focus Exhibit on Bansai Landscapes. The miniature planting will be attended by artists from June 3 to June 7. Paintings and calligraphy will remain on display through June 14. Hours are same as above.

Through June 21: "Diana Kan, Paintings and Graphics" at the Dyansen Gallery, 132 A Newbury St.

Through June 27: "Asian Women as Artists" at the Chinese Culture Institute, 276 Tremont St., Boston, Ma. Artists and their exhibits: Sachiko Fujii Beck, serigraphs, Impressions of Universal Realms; Linda Liu

Behar, quilts, landscapes; Lei-Sanne Doo, monotypes, Coming From the Garden; Ikuko Kawai Burns, bronze sculptures, Fragments of Memories; Li Min Mo, mixed media, Mystical Narratives; Yasuko, oil paintings, Imaginary Landscapes; Yoshiko Yamamoto, enamel, Oxidized Color; Elaine Sayoko Yoneoka, ceramics, mixed media, Archaic and Arcane.

Bulletin Board

June 22: "What a Wonderful World" at the Franklin Park Zoo. Cultural performances: 1-1:20: Chinese instrumental performances by Rosemary Zhen, Kevin Zhen and Klyslar Yen. Program provided by the Foundation for Chinese Performing Arts.

1:40-2:20: Branches Pan Groove (steel drum band)

2:25-2:30 Laotian dance performance

3:00-3:05 Zhijun Wang and Students performing Chinese dance.

3:10-3:15 Laotian dance performance

3:20-4:00 Branches Pan Groove (steel drum band)

Call 442-0991 for more info.

June 22 until noon, June 23: "24-Hour Non-stop Soccer Marathon for Peace" at Boston English High School soccer field in Jamaica Plain. The goal is to raise money to help youth programs continue to

battle youth violence and crime. All proceeds will be donated to Youth Aid, a program that provides grants to youth projects focussing on community problems, and to Youth Outreach, program that trains teens to be peer leaders of major events. For more info, contact Citizens for Safety: 338-9878.

June 23: "Cohousing slide show and discussion" Cohousing is a new housing alternative to create a cooperative neighborhood. private houses are clustered around shared facilities to maintain open space and encourage more interaction. Several local cohousing groups are working to build a diverse community and welcome people of all ages, races, cultures and lifestyle choices. The Cohousing Clearinghouse of Greater Boston invites all to Farnsworth House, 90 South St., Jamaica Plain at 7 pm. For more info, call 395-8616.

June 26: "Asian American Agenda Planning Meeting" Meet to propose a formation of a committee to sponsor the Asian American Agenda Conference in the fall. At the Office of Refugees and Immigrants, China Trade Center, Boylston St. At 6 pm. For more info, call: 426-5313.

June 28 to 30: 30th Anniversary Weekend for the Boston Chinese Evangelical Church - 249 Harrison Ave. A special joint service in English and Cantonese on Friday,

June 28, at 7:30 pm at the church. Dr. Paul Toms, former pastor of the Park St. Church in Boston and currently chaplain at Gordon-Conwell Theological Seminary in South Hamilton, Ma., will be the speaker. Music and refreshments afterwards. Saturday, June 29, Thanksgiving prayer breakfast at the church, 9:30 am to 11 am. Sunday, June 30, Dr. Toms will speak at the 9:15 am English worship and 11 am Cantonese worship. Luncheon at 12:15 pm. Senior Pastor Jacob Fung will speak at 1 pm Cantonese/Mandarin service. All are welcome.

June 30: "The Story of Vinh" Special PBS show from 10 to 11 pm. "The Story of Vinh" chronicles a young boy's growth from boyhood to manhood. Vinh Dinh, is the son of a U.S. Serviceman and a Vietnamese mother emigrated to the United States as part of a group of Amerasian children. The story forces viewers to examine the legacy of the Vietnam war, the limits of tolerance and the American foster care system.

July 1: Chinese American Civic Association's Prevocational Skills Training Program New cycle begins. Program is free, and has these requirements: Boston residency, low-income, high intermediate English and math skills, willingness to enter skills/training employ-

ment. Classes run for 20 weeks, Tuesday through Friday, from 10 am to 3 pm. For more info, call Annie Chin at 426-9492.

The Coordination Council for North American Affairs is opening a Chinese Cultural Center at 65 Harrison Ave in August. The Center will house a Performance Hall, a Library, a Classroom and space for cultural activities.

Boston Public School Summer Plus Program for high schools begins on July 8 and continues to August 16. The program will offer twenty courses taught by BPS teachers, with an emphasis on hands-on projects, non-traditional materials, field trips, and computer-assisted learning.

A visitor to BPS Summer Plus will not see students taking notes and a teacher lecturing. The program will be offered in sites across the city. Interested students can get an application at any BPS high school or call the High School Zone Office at 441-0069 for an application and a course listing.

A community relations officer from the Boston Police will be stationed at the Chinese Consolidated Benevolent Association at 90 Tyler St. on the following days and times:

June 4: 11 am to 1 pm
June 11: 5 pm to 7 pm
June 18: 11 am to 1 pm
June 25: 5 pm to 7 pm.

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Real Estate

Special Feature



Buying a House in Boston

from Chinatown to a suburban dream

by Fred Meyer

The time had finally come, Mary and Bob Wong realized. They just had to move from Chinatown. The children were 3 and 5 now, and together with Mrs. Wong's mother, it was just too much to keep on being squeezed into two little rooms in a relative's apartment. And there was only one bath for everybody. What's more, Mr. Wong's cousin was now beginning to drop hints about relatives coming from abroad.

Fortunately, the Wongs had prepared for this moment for several years. Mary had a very good job now. After her secretarial training at the Chinatown Occupational Training Center on Harrison Ave., she was hired, first part time, then full time, by the New England Medical Center. Since she had been there for several years now, her health-plan benefits were excellent, complementing Bob's job.

Bob's family's suburban restaurant had no health plans at all. Despite the recession, the restaurant, near Needham, was doing quite well. Customers liked its clean atmosphere and steady fare of reasonably priced, healthful food. The fancy French restaurant down the street, by contrast, had just closed. Still,

Bob's long hours gave him little time to see the kids. He always wished he lived nearer to work.

To save money, the Wongs (not their real name...more on that later in our story) had no car. Where could they park it, anyway? But at least one weekend every month, when rates are lower, they rented one. One of their favorite pastimes was driving to different communities in and around Boston, to think about where they wanted to live. Occasionally, on Sunday, they saw "open house" signs, and visited some houses. The signs meant just that: the houses were open, for anyone at all to come in, whether ready to buy or not.

Those trips actually were the beginning of the Wongs' successful purchase of a house: the first, "saving and research" phase. They were very careful to save money, almost without thinking about it. And they enjoyed their exploratory, car-rental weekends.

The Wongs had been following the newspaper classified ads, too. They found the *Boston Sunday Globe* real estate section an especially comprehensive list of houses for sale. The ads are arranged alphabetically by town. The Wongs weren't sure where half of the towns were, but with the help of maps and friends,

they soon became experts driving around Greater Boston.

Almost without realizing it, the Wongs had begun to make a list of their priorities. Highest on the list, they decided, were good schools for the children. They talked with a lot of friends, and had heard the public schools were especially good in Brookline and Newton. But the *Globe* showed very little in their price range.

The Wongs had wondered how much they could afford. Fortunately, Mr. Fong at their corner bank had been very helpful about that. As she renewed their gradually-increasing certificates of deposit over the years, Mary had gotten to know him a bit. And when she mentioned they were starting to think about buying a house, Mr. Fong had sent a "mortgage qualification" form into the bank's main office for her.

Mr. Fong had said he would need to know both Mrs. Wong's salary and the amount of Mr. Wong's take-home money from the restaurant. He suggested that the simplest way would be for Mary to bring in their income tax return for the previous year. Sooner or later, the mortgage department would need to see that anyway.

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Some Common Mistakes Buyers Make and how to avoid them

by Nora F. Moran

Buying a home can be a confusing process, especially for the first time buyer. Avoiding these common mistakes can make the process easier, less complicated, and perhaps also save you money.

OVERESTIMATING ABILITY TO PAY

A buyer may feel that they can comfortably spend a large percentage of their monthly income for their home payment. However, lenders will limit the amount of monthly principal, interest tax and insurance payment to between 28% and 30% of the borrowers gross monthly income. Before you start to look for a property you should either go to a bank and have someone in the mortgage department "prequalify" you for a mortgage, or the broker you are working with should qualify you to determine the amount you will be able to borrow.

NOT COMMUNICATING FEELINGS AND REACTIONS TO THE BROKER

The broker you are working with needs to know what you like and dislike about properties so that she/he can save your time and show you those properties that are most likely to meet your needs.

NOT HAVING A HOME INSPECTION

You should have a professional home inspector inspect any property that you make an offer on in order to determine any defects in the property. This could save you money.

EXPECTING TO FIND THE PERFECT HOME

We all start with a wish list which contains all the things that we want in a property. It is rare to find a property that has everything on the list. Make a list of the things that are really important to you, and a list of the features that

you would like to have, but could live without.

NOT TAKING THE TIME TO ANALYZE WANTS AND NEEDS

Taking the time to make the list suggested above could save you from buying a property that will not meet your needs in a few years. You should think of a home as a long term investment, and look for a property that will be suitable for you for the next several years.

BEING EITHER TOO EMOTIONAL OR TOO ANALYTICAL

You should neither rush into a buying decision and buy on impulse, nor should you become so analytical that you cannot make a decision. In other words, analyze any property that you love, and, after you have analyzed it, ask yourself if you love it.

JUMPING FROM BROKER TO BROKER

Find a broker that you feel comfortable with, and one who you think understands what you want. If that person is a member of the Multiple Listing Service, she/he can show you properties listed with any other member. On the other hand, if a broker only shows you properties listed with that broker's office, you may want to seek out someone who will show you properties listed with other firms, so that you will be able to find that "close to perfect property."

NOT TAKING THE TIME TO BECOME FAMILIAR WITH THE FORMS AND CONTRACTS THAT ARE COMMONLY USED IN TRANSACTIONS

Buying real estate is a complicated process, and it can be a confusing process. You will be signing legally binding contracts. You will have to make a deposit in order to buy a

piece of property. It is a good idea to hire a REAL ESTATE attorney to advise you BEFORE you sign a contract. Becoming familiar with the forms that will be used BEFORE you have to sign them will make you more comfortable when the time comes to make an offer.

THINKING OF REAL ESTATE AS A SHORT TERM INVESTMENT

We are not likely to see the huge rates of appreciation that we saw during the real estate boom of the mid 80's. Real estate values appear to have stabilized. Most experts agree that for the next year or two we will see prices remain flat, or if there is appreciation, the rate is likely to be 2% or 3%.

(Nora Moran is proprietor of the Moran Company, Realtors, in Boston's Back Bay and the immediate past president of the Greater Boston Real Estate Board.)

continued from page 1

But Bob was reluctant to let Mary show an income tax so soon, because he valued his privacy. So, instead, he and Mary copied key figures from the return. After Mary gave Mr. Fong those numbers, and Mr. Fong had an answer for her in less than a day. She knew how much of a mortgage the bank could give her (at then-current interest rates). She then added 3/4 of their savings to the mortgage amount. That total, she figured, was what they could afford for a home.

It was on a Saturday morning that Mary made the first phone call. She called a Brookline real estate agent, who had a big ad in the *Globe*. But the "4 bedroom" described in the ad turned out to be not a house, but a condominium. Mary was sure they didn't want that. She and Bob had saved a lot of money now, over many years. They would get a whole, freestanding, single-family house or nothing. If their budget required they would have to buy one much further from downtown, so be it.

Mary answered another ad, for what was clearly a house. But the man on the other end of the phone line said it was right behind a restaurant. And Mary knew Bob wouldn't like that; after working in a restaurant all day, he wouldn't want to come home to cooking odors in his backyard too.

The third ad Mary had circled was for Newton. Sally Smith, Realtor, answered the Newton phone. At first, Sally told Mary that she couldn't understand her: would Mrs. Wong please speak more slowly.

Trying to talk slowly and clearly, Mary explained that she had heard the Newton schools were good, and she wanted a house with 4 bedrooms (one for each of the two children, one for Bob's mother, and one for Bob and herself) and 2 baths. And they had to be near the Green Line, so both Bob and Mary could get to work easily.

Sally explained that there were a "lot of choices" like that in Newton. "How much do you want to spend?" she asked.

Mary was reluctant to tell. "I don't know," she answered. "It depends on what the house is like. We'd like to know what's available."

Sally responded, "If you can come in to my office, I'll be glad to show you the list of every single-family home for sale in Newton." She explained that her firm were "Realtors", and that that word does not mean the same as a licensed real estate agent. "Realtor" is a trademark, referring to real estate agents who belong to a national trade association with a strict, written code of ethics. And "Realtors" usually cooperate with each other, through a local "Multiple Listing Service," so each firm knows and can show other firms' listings. And all "Realtors" pledge themselves to compulsory arbitration, to help resolve disputes with each other and with the public.

Mary wasn't quite sure what Sally's word "listing"

meant. Sally sensed that, and explained it. A real estate agent acts for the owner of a house. The contract between the owner and the agent is called a "listing agreement." The owner agrees to pay the agent a small percentage of the sales price of the house, after the agent finds the buyer for the owner.

That afternoon, Mary took the Green Line to Newton to meet Sally at her office. Bob couldn't come because Saturdays were big days at the restaurant.

Sally's office was bustling, but pleasant, with lots of pictures of homes on the walls. And Sally had a big book of listings, showing many houses. But Mary was shocked at the prices. They were way beyond her budget. But she didn't want to reveal that.

Sally sensed it, though. She said, "If these houses are too expensive for you, please tell me. I'm not trying to pry. But the more I know, the more I can help you."

Mary didn't mean to, but she blurted out that all those four-bedroom two-bath houses were a good \$100,000 to \$200,000 above what she wanted to pay. Sally thanked Mary for her candor. "I've got an idea," she said.

"This house," she went on, fingering a sheet, "is only three bedrooms and one bath. Actually, it's only two bedrooms and a den. The den has no door. But it's within your price range. And the lot just might be big enough so you could build a new wing someday, after you've saved some more money."

Sally cautioned that Mary would have to check with city hall about whether such an addition would be allowed. But, she said, "Let's go look at it anyway."

Mary agreed; and Sally called another "Realtor," the "listing agent" for that particular house. Unfortunately, the other agent wasn't in, at office or home. But she was expected back in an hour. Sally left a message for the other agent, and then suggested that she and Mary take

a ride to see the outside, first.

They did, in Sally's car. And Mary loved the house. It was tiny, but the trees around it were large and shady. It was only 6 blocks from the Green Line. And the elementary school was just 7 blocks. The walk the children would be taking to school was not too long and went by some delightful, bigger houses.

Then, to fill the hour's wait, Sally drove Mary by six other houses. They got out of the car to walk around two of them. Mary felt Sally was right: the first one was the best, a rare find. The others were all run down, or even smaller, or in less pleasant areas.

They returned to Sally's office, and they were in luck. The other agent had left a message, returning Sally's call. Sally called her, smiled at Mary and said, "She can meet us at the house in half an hour."

Mary called her mother-in-law. She hadn't planned to be away from the kids this long. But Mrs. Wong didn't mind babysitting longer than planned. In fact, she showed delight at the enthusiasm in Mary's voice.

"Now," said Sally, "there is some paperwork I have to show you and ask you to sign. This is required by a new Massachusetts law. It's *not* an offer form; and it's not committing you to anything. It's just your acknowledgment that you have received the information, on the very first day we discuss this property, and that I represent and am paid by the Seller of this property."

Sally continued: "Please understand that I do not represent you, Mrs. Wong. The Seller, not you, has hired the other agent and me. So you should get your own inspector and lawyer and advisers if you should proceed with this property."

Mary was a little startled. She hadn't expected to sign anything so soon but she appreciated Sally's explaining the law of agency. After reading the short "Agency Disclosure" form, Mary signed it where indicated. Sally gave Mary a copy.

Well, to make a long story short, after seeing it, Mary loved the house. It was small; both kids would have to share one bedroom. And Mrs. Wong would have to sleep in the den, behind a folding screen, perhaps. But the neighborhood was perfect.

Mary showed the house to Bob and Mrs. Wong and the kids the very next day, Sunday. Bob got so excited he even showed up late for work Sunday evening, for the first time ever!

And Mary was so enthused, early Monday she phoned in to her office to see if she could come to work late that day, herself. She wanted to go with Sally to Newton City Hall, to see whether, under Newton's zoning laws, they could build the addition, with another bedroom and bath and maybe a TV room, too.

Mary was amazed at how complicated the zoning and building regulations were. But the city official in the building department, in be-

tween taking many phone calls at his desk, showed Mary that, yes, a small wing could be built. Probably not large enough for two bedrooms. But one more bedroom and another bath: yes, that would be possible.

Now Mary was ready. She wanted to make an offer. She had her checkbook with her. And Sally had the forms in her car. Among them was a form that disturbed her: a "lead paint" notice from the Department of Public Health. This informed Mary that, since the house was built before 1978, it might contain lead paint, a bad poison, which children under 6 might eat. Current state law requires that such paint be removed, even in a single family house. So Mary had to figure on the costs of removing lead paint, which she hadn't counted upon.

Mary made an offer for 2/3 of the asking price for the house. Sally was discouraging: she was sure the owner

continued on page 3




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continued from page 2

"wouldn't take that." But Mary, knowing Sally representing the Seller, and not her, wanted to try.

Later, as soon as Mary returned back to work that afternoon, there was already a message from Sally. The owners had rejected Mary's offer, right away!

She called Bob at the restaurant. They decided to go \$15,000 higher. Mary filled out the extra, blank form, which Sally had given her, and used the fax machine in her office to send it to Sally's office.

rice.

That evening, Sally called Mary at home. The sellers had rejected that offer too; but, this time, they suggested they might take an offer \$18,000 above Mary's second one. And they wanted to keep the refrigerator, washer and dryer (which Mary had specified in her offers were to be included).

That evening and the next day, there were a lot of negotiations by phone. Mary and the seller, working through Sally, agreed on a price \$7,500 above Mary's prior offer. Mary and Bob got

the refrigerator; the sellers kept the washer and dryer. The amount finally agreed on was above the amount Mr. Fong had told Mary she could afford. But Sally had explained to Mary how interest rates had dropped since way back then...so, with the same monthly salary, Mary and Bob could now carry a significantly larger mortgage.

Mary had put an "inspection contingency" into the offers she presented. She and Bob could back out if the house contained more than \$10,000 in "serious" defects, documented by a professional house inspector Mary would hire.

Now, where to get a good inspector? Sally told Mary that in the Yellow Pages, the correct category is not "I" for "Inspections" or "H" for "Home Inspections," as you might expect. It's "B" for "Building Inspection Service."

Mary chose a company whose ad indicated it had been in business for a long time. And the following Friday, the inspector, complete with ladder, flashlight and notebook, met Mary at the house. Mary's employer was very accommodating about giving Mary more time off from work. She had been a good worker for five years; and they knew her reason for time off work was not frivolous.

The results: there was some rot under the back porch steps, which really, he said, should be replaced. The lead paint removal would be fairly expensive. The furnace was only OK; the inspector said it might last only another 5 years, if they were lucky. That all came to \$12,000, more than the \$10,000 deductible; but after much discussion, Mary and Bob decided to stick with their purchases. They wanted that house.

Now came the time to apply for a mortgage. Mary filled out an application with Mr.

Fong. He explained to her the various kinds of mortgages. Ones with interest rates that adjust every year. Ones with rates that are guaranteed for 3, 5 or 7 years and then, after that, more in line with general interest rates. Ones with rates guaranteed for 15, 20, 25 or 30 years. The longer the rate guarantee, the higher the initial interest rate.

Mary phoned Bob at the restaurant; and they decided on a fixed-rate, 20-year mortgage. Mary and Bob had talked, before, about paying off their mortgage in just 15 years. But because of the fluctuations in income from Bob's restaurant, he didn't want to be locked into too high a monthly payment.

And, as Mr. Fong explained, "Just because your mortgage is written for 20 years doesn't mean you can't make higher payments, voluntarily, and pay it off in 15 years, or even 10, if you can." There was a lot more paperwork: a long mortgage application, and, later, a detailed "purchase and sale agreement" between the Sellers and the Wongs, which Mary had a lawyer she knew look at. But, in 2 1/2 weeks, their mortgage application was approved. Then, the bank's lawyer searched and approved the "title," making sure the Seller really owned the property and could validly sell to the Wongs. And now, the day of "closing" was at hand!

It took place in a downtown law office. Mary arranged it for a morning, so Bob wouldn't be late for work. Early that morning, Mr. Fong gave them a bank treasurer's check for most of their savings. Mary put the check in her handbag and held it, ever so carefully, on their walk to the high-rise office building.

It was there, on the 24th

floor, that, for the first time ever, the Wongs met the sellers of the house. Susan and Jim Miller. They were a nice older couple, retiring to Florida. Mary had talked with Mrs. Miller over the phone before about getting instruction booklets for the dishwasher and disposer. But she had never met her until now. The Realtor had handled everything.

Now, at the closing, there was even more paperwork. But the lawyers explained it all. And the Millers seemed just as happy to be on their way to Naples, Florida, as the Wongs were to move to Newton, Mass.

The Wongs maybe can't visualize it yet, but time really will go by fast. Soon, before they know it, their two children will be off in college and maybe even graduate school...and they will be getting their final mortgage bill, for an all-paid-for house, too.

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-(Fred Meyer is president of the residential Realtors division of the Greater Boston Real Estate Board, 3,700 real estate agents in 54 cities and towns. For 28 years, he has been the proprietor of University Real Estate in Harvard Square, Cambridge.)



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Tales of Home Inspection



by Jeffrey May

I always experience last minute terror as I turn the corner and start down the street to the buyer's new home. I always hope that it's the well maintained cottage on the left, but all too often it's the huge wreck on the right.

If I'm lucky, the roof will be visible from the ground and I won't have to use the 28 foot ladder. My enthusiasm for seeing roofs up close has diminished since the wind nearly blew the ladder onto a neighbor's Mercedes. (Luckily, the ladder got hung up on a loose nail that was supposed to be securing the gutter.) There was also the time that the broker left and I got stuck on the roof with the buyer because we couldn't get the ladder back on the ground from the roof.

Landscaping around a house is great but few owners care for the greenery and over the years exotic plants grow into tangled jungles at most properties. Crawling through one hundred feet of plants close to a house to see the foundation is always annoying. Shrubs have a habit of emptying my tool belt and hiding the tools under snow or leaves.

My biggest worries are bees and fire. On one roof, I picked up and waved a pipe to show the folks on the ground what was loose; as I replaced the



Cartoon by Robert Hanson

pipe, the wasps in the pipe nest bravely buzzed. I backed out of one deck crawl space after noticing a hornet nest the size of a basket ball hanging from the floor boards.

An exterior outlet of a house sent flames out that melted my test light and my fingernails. It took a gallon of water into the wall before I felt comfortable enough to continue the inspection. I suppose I'm glad it was I who put the plug in and not the next person who might have left the receptacle blazing and run to call the fire department. Another day, luckily, it was the tenant and not me who turned on the basement gas dryer that caught on fire because no one had ever cleaned out the lint from the combustion chamber.

I suppose I should include racoons as a fear also as I met one staring down at me while I was inside a fireplace looking up through the damper with my flashlight. I thought I was inspecting a flue but it was an "illegal in-law unit." (Home inspectors in some parts of the country tell me that they have made the acquaintance of rattle snakes in crawl spaces.) Some of the dead animals I have stepped (or tripped) upon include mice, rat, cat, crow and racoon. In a dark basement, a live cat jumped at me out of the ceiling bay as I stared in with my flashlight. Often I get home after an inspection and find my face crisscrossed by sooty spider webs that no one has informed me about.

Careless showering is one

of my big peeves. I have seen first floor kitchen shelves rotted at the interior of cabinets from water leaking out of a second floor stall shower; whole bathroom floors rotted through from water leaking over the side of bath tubs; and bathroom ceilings and walls covered with mold that produce irritating spores.

In one high rise condo with concrete floors, the tenants showered with no curtain and the water was destroying the ceiling in a vacant unit below. At another condo, icicles were growing out of the exterior wood shingle walls from shower water that was leaking into the wall cavity from a bathroom window sill. (The window should have been

covered with a curtain.) Sometimes the buyer and seller meet and don't quite get along. On one occasion, after uttering only the first sentence of the inspection (about a possible moisture problem at a property) the buyer and seller started arguing and calling each other names. Both promptly screeched off in their terrain vehicles and I never got paid.

One final note. If you are selling a house and offer refreshments to the brokers and buyers, remember to include the home inspector; and if you're serving soft drinks to everyone in crystal, save the the plastic cup for the kids, not me.



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What Is A Home Inspection?

by Al McNamara

Q. WHAT IS A HOME INSPECTION?

A home inspection is a visual examination of the physical structure and systems of a home. If you are thinking of buying a house, co-op or condominium, you should have it properly inspected before the final purchase by an experienced and impartial professional home inspector.

Q. Why do I need a home inspection?

The purchase of a home is probably the largest single investment you will ever make. You should know exactly what to expect - both indoors and out - in terms of repair and maintenance and their costs. A fresh coat of paint could be hiding serious structural problems. Water marks in the basement may indicate a chronic seepage problem or may be simply the result of a single incident. The home inspector interprets these and other clues, then presents his professional opinion as to the condition of the property before you buy, so you can avoid unpleasant surprises afterward.

Of course, a home inspection will also point out the

positive aspects of a home, as well as the type of maintenance that will be necessary to keep it in good shape. After the inspection, you will have a much clearer understanding of what it is you are about to purchase, and you will be able to make your decision confidently.

If you have owned your home for a period of time, a home inspection can identify problems in the making and recommend preventive measures which might avoid future repairs.

Q. What does a home inspection include?

A complete home inspection includes a visual examination of the house from top to bottom. The inspector examines the heating system, the central air conditioning system (when temperature permits), the interior plumbing and electrical systems, the roof and visible insulation, walls, ceilings, floors, windows and doors, the foundation, basement and visible structure.

Q. Can't I do it myself?

Even the most experienced homeowner lacks the

knowledge and expertise of a professional home inspector who has inspected hundreds, perhaps thousands of homes in his career. An inspector is equally familiar with all the elements of home construction and with the proper installation, maintenance and interrelationships of those elements. Above all, most buyers find it very difficult to remain completely objective and unemotional about the house they really want, and this may lead to poor assessment.

Q. What will it cost?

The inspection fee for a typical one-family house varies geographically, as does the cost of housing. Similarly, within a geographic area, the inspection fee may vary depending upon the size of the house, particular features of the house, age, special structures, etc. However, cost should not be a factor in the decision whether or not to have a home inspection. You might save many times the cost of the inspection if you are able to renegotiate the purchase price based on significant problems revealed by the inspector. Consult your lawyer for guidance.

Q. How do I find a home inspector?

If your friends or business associates can't recommend anyone, then check your local Yellow Pages under "Building Inspection Service." Make sure you select a qualified and recognized home inspector, a professional who has the necessary experience and background.

Q. When do I call in the home inspector?

The best time to call in the home inspector is after you've made an offer on the house, and before you sign the contract. Or you can ask your lawyer to include an inspection clause in the contract, making your purchase obligation contingent upon the findings of a professional home inspection.

Q. Do I have to be there?

It's not necessary for you to be present for the inspection, but it's a good idea. By following the home inspector around the house, by observing and asking questions, you will learn about your new home and get some tips on maintenance in general - informa-

tion that will be of great help to you after you've moved in.

Q. What if the report reveals problems?

If the inspector finds fault in a home it doesn't necessarily mean you shouldn't buy it, only that you will know in advance what type of repairs to anticipate. A seller may be willing to renegotiate the purchase price because of significant problems discovered in an inspection. If your budget is very tight, or if you don't wish to become involved in future repair work, you may decide that this is not the house for you. The choice is yours.

Q. If the report is good, did I really need an inspection?

Definitely. Now you can complete your home purchase with peace of mind about the conditions of the property and all its equipment and systems. You may also have learned a few things about your new home from the inspector's report, and will want to keep that information for future reference. Above all, you can feel assured that you are making a well-informed purchase decision and that you will be able to enjoy your new home the way you want to.



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When it comes to mortgages, do your homework!



A CACA workshop on home mortgages. photo/Carmen Chan

By Mae Cheng

The American dream used to consist of 1.2 children and a house in suburbia with a backyard, a porch, and a white picket fence. Now, because the cost of living has gone up and the paychecks don't seem to be increasing at the same rate, it is no longer feasible to raise three children, and it has become more difficult than ever before to afford a house without a bank or a mortgage company's help.

Which mortgage company or bank will offer the best rates? Which loan program am I most suitable for? What will qualify me for a loan? What does all this banking jargon mean? These are common questions which every potential homeowner has to deal with.

Marty Chan, a mortgage officer at the First Eastern Mortgage Corporation, said that in general, the "fixed 30-year mortgage" is the most popular. With this, the homeowner is required to make equal monthly payments for 30 years. "Your 30 year mortgage can be paid off as early as you want," said Chan. By doing so, a lot of interest payments can be saved over the loan's life.

Among Asians, however, "the fixed 15-year mortgage" is the highest in demand, said Chan. Here, the monthly payments are larger, but the loan is paid off twice as quickly. Raymond Choi, a loan manager at Weston Mortgage, feels that this is a good program for those with enough money to make the monthly payments. "You never know what's going to happen 30 years from now," he said.

The One Year ARM (Adjustable Rate Mortgage) is a 30-year loan with an interest rate that changes annually according to market conditions. The advantage of this type of mortgage is that the starting rate is usually lower than that of the fixed loans. "Most ARMs have an annual cap and a lifetime ceiling," said Chan. The annual cap puts a limit on how much the rate can rise in a year, and the ceiling limits how much the rate can rise for the life of the loan. Chan said, "The most common is a 2 percent annual cap and a 6 percent lifetime ceiling."

There is then the Two-Step loan, which also lasts for 30 years. Chan said, "This is a type of mortgage that offers a combination of a seven year fixed rate and a one time adjustment at the end of the seventh year." Once the rate is adjusted after the seventh year, the new rate remains fixed for the next 23 years of the loan. "The Two-Step mortgage is enjoyed by most first time home buyers who will move within seven years because the starting rate can be 1/2 percent less than a fixed rate mortgage."

Before new homeowners can decide which of the mortgages is best suited for them financially, they must first consult with a bank or a mortgage company to make sure that they are qualified for a loan.

Raymond Choi said that there are four basic categories a lending institution looks at in order to decide a family's eligibility for a loan. They are: income/job, credit worthiness, down payment, and collateral value of the house.

For the income/job qualification, the bank or mortgage company tries to examine the borrower's ability to repay the loan. Choi said, "We look to see if they have a steady job. This usually means two or more years in the same trade."

They also tend to look at the First and Second ratio, which is set by the secondary market. The secondary market is where banks and mortgage companies sell 80

percent of all mortgages, Marty Chan explained. The ratio is usually 28/36. This means that the principal, interest, tax, and insurance on the home should be less than 28% of the combined borrower's gross income. And, all the long term debts (car loans, personal loans, creditcard payments, etc.) plus the house expenses should be less than 36% of the gross income.

The second qualification for a loan is a good credit history. Kathleen Anderson, assistant vice-president at the Quincy Savings Bank, explains that this means that there are no delinquent items in the borrower's credit report. "If there are, they must all be explained," said Anderson.

Next, the lending institution must verify, through banking statements or by checking with the banks, that the money used for down payment all belongs to the potential homeowner and that it hasn't been borrowed from parents or friends.

Finally, there is the collateral value of the house, which depends on an appraisal of the property. Banks and mortgage companies try not to lend more than what the house is actually worth. This way, they would not lose money if the borrower was unable to repay the loans and the house had to be sold.

Since there are hundreds of lending institutions in Massachusetts alone, it is no wonder that people have a hard time deciding which one to do business with.

On the other hand, Kathleen Anderson points out that a borrower can expect more stability with a bank. "We don't sell the servicing rights, so you can come to us if you have a problem. The banks are also less likely to be out of business," she said.

It goes without saying that when most people try to decide on a lender, servicing rights and stability are not usually their top priorities. What may be more important are the rates the lending institutions are willing to give.

It's difficult for one person to be doing all the leg work, going from one lender to another, keeping track of each bank or mortgage company's rates before they change

again.

Jay Burns and his cousin Ray Jackman, co-founders of Accurates Inc., believe they have found the solution. Accurates Inc. is a telephone service which allows borrowers to find the best rates with the touch of a finger. Burns and his five members staff survey between 100 and 150 lending institutions daily and list the five which offer the best rates for each mortgage type. The lists are updated every morning by 10 am. There is a flat rate of \$9.95 per call for calling the 900 number, regardless of how long the call is. "You can

get a ton of research done in two or three minutes," said Burns.

Research is the most important part of the lending process, especially for those who are watching every penny.

"Investigate all types of mortgage products, and weigh the pros and cons to see if there's anything better than a fixed rate," said Kathleen Anderson.

Marty Chan agreed. He said, "Do homework on finance first before even looking for the property."

Buying a condo instead

by Fred Meyer

If the Wongs had wanted, or could only afford, a condominium instead of a house, they would have had more to examine, including:

1) Who else lives in the condominium building? How well kept is it? How is it managed? A condominium is more than just real estate. In some ways, it is like buying stock in a company. You want to make sure the company is well run.

2). The inspector should look at the whole building, not just the Wong's own apartment in it. Because if, for instance, the roof develops leaks, the Wongs will have to pay their share, called the percentage interest, of the cost of repairing or replacing the roof.

3). The Wong's lawyer should have had more documents to examine. The "Master Deed" creates the condominium. The "Declaration of Trust" sets the rules for how it is governed. The "Budget" shows how the condominium association, the organization of all the owners, is spending the monthly condominium fees paid by each

owner. Typical expenses are for building insurance, routine repairs, staff, and reserves for replacements in the future of items such as furnace and roof, which have useful lives less than that of the building itself.

Other points the Wongs would want to consider are:

4) Are most other owners current in paying their condominium fees?

5). What are the association's savings reserves to cover future expenses?

6). Are there any upcoming special assessments which the owners must pay? If so, the offer the Wongs make should specify whether the seller or the buyer will be paying that assessment.

A good way to find out about a condominium association quickly is to visit a trustee. A trustee is usually someone who lives in the building and is active in its affairs. Since most trustees are unpaid volunteers, however, potential buyers should be careful about respecting their time. Make such inquiries only about condominiums you are very seriously considering buying.

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The Ups and Downs of Buying Auction Property

By Mae Cheng

As the two businessmen prepared to cross the street and enter their car, one turns to the other and said, "Don't forget the sign."

The sign was red and white with "Auction" written on it.

The two men were Andrew Yacker, an auctioneer, and Richard Forman, an attorney.

On this day, the two have been hired by Traveler's Mortgage Services, Incorporated, to try to auction off two of their properties which have foreclosed in the past few months.

The first property was a two bedroom condominium located on a quiet street in the South End. Yacker's guess was that the owner was probably a victim of the real estate crash in Massachusetts. Since he didn't reside there and since he owned several properties around town, Yacker assumed the owner first acquired the property because he was looking to make some sort of profit through investments in real estate.

Forman explained, "This is an example of a 'distressed auction,' where the owner has defaulted on his mortgage." In banking terms, this was a foreclosure. He continued, "By law, in the case of a foreclosure, we have to hold the auction at the property."

Yacker and Forman were unsuccessful in auctioning off the property not only because no one was willing to bid high enough for the 940 square foot condominium, but also because no one showed up.

The two were not discouraged by the lack of attendance, though.

"I can't remember the last time I sold a piece of property in the city," said Forman.

Yacker agreed. He recalled holding a few auctions on Marlborough Street and Commonwealth Avenue. "People show up, but there are no buyers," he said. He felt that people are looking to buy property where they can live and not for investment purposes.

Both Yacker and Forman felt it was the investors who drove the markets so high.

Edward Koyasu, a broker at Boston International Realty Corporation, a real estate firm that deals primarily with Asian customers, agreed. He said, "property values skyrocketed during the real estate boom partly due to competition amongst investors. Now, because of the recession, the value of the properties are no where near what they were five years ago. Therefore, often times, even if the banks try to sell the foreclosed property through a broker or an auction, they will do so at a loss."

Tom Marquis of Market Real Estate said that auctions have become more and more popular lately. "There've been more auctions in the past year than in the past ten years," he said.

Marquis went on to state

two reasons why he felt that there has been an increase in auctions. "Due to the difficult economic times, there've been more foreclosures. People who own properties are no longer able to pay their mortgages," he said.

The second reason for auctions would be that they are used as a marketing technique. Marquis said this idea has worked well in Europe and parts of the United States. "Some large condominium projects are successful, auctioning 30, 40, or 50 units at a time," he said.

Both Marquis and Koyasu believe that the major advantage of purchasing property at an auction is that there is always a chance of a buyer getting a good deal for the unit. Koyasu said, "Customers can often purchase the property at below market value."

Marquis also pointed out that buyers may be able to receive preferential financing from the lending institution selling the property. "The lender might be able to give the buyer a lower financing rate," he said.

Yacker's opinion differs from that of the real estate agents. He doesn't feel that auctions necessarily offer the best deals. "It's much harder to find a bargain now," he said.

Even if it was possible for a buyer to purchase the property at a good price, there are also other cons that should be considered. Marquis felt that

buying at an auction can be very nerve-wrecking. He said, "On the average, Americans buy a home once every seven years, but buying at an auction occurs usually once in a lifetime. Therefore, most people are unfamiliar with the process, and this can be very nerve-wrecking."

Marquis continued to point out the downside of purchasing at an auction. "Remember, foreclosed units are often occupied and cannot be inspected beforehand, not to mention that you may have to evict the occupant. Also, you will be expected to pay all tax and municipal liens," he said.

Forman's thoughts echo those of Marquis. "Unless people have done it before, it's risky. If they're smart, they'll consult an attorney," he said.

Marquis added to this advice. "Consider using buyer's broker or a real estate counselor, try to inspect the property prior to the auction, become pre-qualified for financing prior to the auction, have a lien certificate done (contact City Hall for this), and make all the preparations in advance," he said.

"It's important to do your homework before the auction," said Koyasu. He continued, "Buying a piece of property is

not like going to Filene's and purchasing a shirt only to find out that it's the wrong size or the wrong color. First of all, you can't go back with a

receipt and exchange or return a house, and most importantly, it's a large sum of money we're talking about. I know couples who've saved ten, twenty years of paychecks to buy a house."

Indeed, purchasing a piece of property can often leave a hole in one's bank account.

As Forman and Yacker drove across town to the border of West Roxbury and Newton, where another auction would be taking place in an hour, they discussed the finances of the two bedroom condominium there. At the top of the market, this property was worth \$95,000 to \$100,000. Today, Forman has been instructed to start the bid at \$63,500 and to eventually sell it at \$69,500, even though \$109,000 is still owed on the property and its assessed value is \$84,200.

Forman explained that he doesn't start the bid at the bank's asking price because he doesn't want to "chill the sale."

"We don't want to scare people off," he said.

Forman and Yacker didn't have to wait long in front of this property before three potential buyers and a local real estate agent arrived.

Yacker introduced himself to the men, jotted down their

names, and informed them that if they were interested in purchasing the condominium, they would need a certified check for \$5,000 as a deposit.

Forman was approached by one of the buyers asking to see the property. The lawyer's reply was that he was not responsible for showing the condominium. If the current tenants were willing to let the buyer take a peek inside, that was their prerogative, but the buyer would have to go over and ring the bell.

The buyer was somewhat taken aback when he heard that there were still people residing there. He then asked Forman what he could do with the tenants if he were to purchase the unit. To this, Forman replied, "If you buy the property, congratulations. You can collect rent from them or evict them."

Soon the time of the auction approached. Yacker unfolded his red and white sign and positioned it atop a nearby bush. Meanwhile, the buyers tried to find comfort a distance away in the shade.

Yacker began. "... The balance must be paid within twenty days. ... sold as is, as shown. ... If the unit is occupied, you take it as occupied."

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All units are assisted by the HUD Section 8 Program and are available on an open occupancy basis.

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Equal Opportunity Housing

Riddlebrook Apartments RFD 2, 70042 West Street East Douglas, MA 01516

Located in East Douglas, Massachusetts, Riddlebrook Apartments offer one and two bedroom apartments for the elderly and/or handicapped persons.

To receive an application write to the above address.

All units are assisted by Farmers Home Administration and HUD Section 8 Program and are available on an open occupancy basis to low income applicants.

Owned and professionally managed by Corcoran, Mullins, Jennison, Inc.



Equal Opportunity Housing



IT'S THE LAW

You cannot be denied housing because of race, color, sex, age, religion, children, ancestry, handicap, national origin, marital status, military status, sexual orientation, welfare or public assistance status. Federal, state, and local fair housing laws guarantee your right to equal access to any home or apartment offered for sale or rent.

Know your rights. The law is on your side.

GREATER BOSTON REAL ESTATE BOARD

101 Federal Street
Boston, MA 02110

617/345-0070

Quaker Meadows Apartments 65 Memorial Park Drive Lynn, MA 01902

Located at Green Street and Chestnut Street/Memorial Park Drive, Lynn, Massachusetts, Quaker Meadows Apartments offer one and two bedroom apartments for low income family and handicapped persons.

Rents are based on income. Please request applications in writing to the above address.

Financed by the Massachusetts Housing Finance Agency, units are available on an open occupancy basis.

Owned and professionally managed by Carcoran, Mullins, Jennison, Inc.

Equal Opportunity Housing



BELLINGHAM AND UPTON

We are currently accepting applications for a minority waiting list for 1, 2, 3 and 4 bedroom apartments. MHFA (13A) low and moderate income development. Wall to wall carpeting, heat and hot water included. Some balconies and dishwashers. Call 508-966-2460

DOUGLAS NOW LEASING!

Now accepting applications for 24 apts. Apts include wall-to-wall carpet, fully appliances kitchen, River views and more. Apts have been set aside for families who possess section 8, section 707 certificates and vouchers.

Applications accepted on an open occupancy basis from noon — 7:00 Mondays. 10:00 am to 4:00 pm Wednesdays and Saturdays, Financed by MHFA.

Telephone: 508-476-3777



Colonial/Village Apartments 109 Broad Street Weymouth, MA

Housing for elderly. Modern 1 & 2 bedroom units. Wall to wall carpet, air conditioned. Utilities included.

\$353.00 — \$404.00
per month

For application
Call 337-2777



Financed by MA Housing
Finance Agency

Units available on open occupancy basis



KELTON PLACE

\$189,900

Consider the following
attractions of Unit H:

- 1,145 Sq. ft. townhome
- 2 1/2 marble and tile baths
- 2 marble fireplaces
- Hardwood floors throughout
- Indoor parking
- State-of-the-art appliances
- View of Boston skyline
- Year-round pool and racquetball court
- Jacuzzi/washer/dryer
- Private balcony
- Located on Green Line

OPEN HOUSE Saturday through Wednesday 12 PM-5 PM

KELTON PLACE

147 Kelton Street, Brighton, MA

MARKETED & MANAGED BY PEABODY PROPERTIES, INC.

277-6515

566-3502



2 BEDROOM
AVAILABLE
AT
\$165,000

BROOKLINE PROPERTY OWNERS

The Town of Brookline's Housing Rehabilitation Office now has funding available to assist income eligible Brookline property owners and their tenants.

Our programs can provide financial assistance to property owners for the correction of code violations, energy conservation items, deleading, and other allowable improvements.

We are now accepting and processing applications for owner-occupied 1-4 unit buildings with interest rates from 0 percent to 6 percent and terms from 5 to 10 years.

For investor owned properties of 1-11 units loans with an interest rate of 8 percent and terms from 5 to 15 years are also available.

Maximum Loan Amounts
Single Family — \$15,000
Two Family — \$20,000
Three Family — \$25,000
Four Family — \$30,000
5 - 11 Units — \$40,000

In addition to loans, the Town also has available grants and rebates for very-low and low income owners.

For further information or an application stop by or call us at:

Town Housing Rehabilitation office
Town Hall
333 Washington Street
Brookline, MA 02146
730-2090



Elderly Housing

Woodbury/Cunard Apartments

191-197 Sumner St. E.B.

We currently have available a 2 bedroom apartment at the Woodbury/Cunard Apartment complex in East Boston. Applicants for housing must meet the following requirements: must be at least 62 years of age, or if non-elderly must be disabled or handicapped and at least age 18; must be eligible for section 8 rental assistance; and must agree to all Housing Management Requirements.

This housing complex is sponsored by the Mass. Housing Finance Agency and will be subsidized under the FHA Section 8 Housing Assistance Program.

To obtain an application, please call or write:

Metro Management
72 Marginal Street
East Boston, MA 02128
(617) 567-7755



OCEAN SHORES APARTMENTS LYNN, MASSACHUSETTS

Ocean Shores Apartments in Lynn, Massachusetts is actively seeking applications for our waiting list of eligible minorities who are 62 years of age or older, handicapped or disabled.

1 and 2 bedroom units are available through the Section 8 housing program. Assisted rents will be 30 percent of adjusted family income.

Financed by the Massachusetts Housing Finance Agency and managed by Harbor Management.

Appointments are preferred: Please call 598-5564.



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MEMBER: AMERICAN SOCIETY OF HOME INSPECTORS

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SERVICE

SERVING 30 MILE RADIUS OF BOSTON

PROFESSIONAL BUILDERS
RADIO DISPATCHED
EXPERT WITNESS

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(Boston - Quincy)
Watertown

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7 DAYS A WEEK SERVICE

THE HOME INSPECTION & YOU



BELLINGHAM SQUARE APARTMENTS

Chelsea, MASS

Section 8 Housing For The Disabled
Or 62 Years of Age or Older

We are accepting applications for our studio and one bedroom apartment wait list on an open occupancy basis.

Rents are based on 30 percent of income.
Must meet income and eligibility requirements.

For more information call
(617) 246-1350

Equal Housing Opportunity
Financed by Mass. Housing Finance Agency



We Pay the
Necessities
So You Can Have
The Niceties!!!

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• FREE Hot Water
• FREE Parking
• FREE Year-round
Swimming Pool
• FREE Indoor Recreational Facilities

Ships Watch
1 & 2 Bedroom
Luxury Apartments
Don't Settle for
Anything Less!!!

Ships Watch

OPEN 7 DAYS A WEEK
508-677-2400

Attentive Property Management



St. Stephen's apartments



The Community Builders, Inc. Management Agents, invites you to apply for elderly/handicapped housing at St. Stephen's Tower Apts., Lynn, MA. Studio, One and Two bedroom apartments ranging from \$287-\$463, all utilities included. On-site management and 24 hour emergency service. For information or an application, call 593-1080 or write St. Stephen's Apartments, 25 Pleasant Street, Lynn, MA 01902



EQUAL HOUSING OPPORTUNITY

FIRST TIME HOMEBUYER OPPORTUNITY

* Have you ever dreamed of owning your own home?

* Here is your opportunity!

* If you have good credit and meet low/moderate income guidelines contact us to see if you qualify for the City of Quincy Lottery First Time Homebuyer Program.

Applications accepted until Friday June 28 at 4 pm.

Contact Veronica Collins, City of Quincy, Department of Planning and Community Development, 1305 Hancock Street, Quincy, MA 02169. Telephone: (617) 773-1380 ext. 366.

Equal Opportunity Program



Twenty-five private wooded acres is not the only reason you'll want to move to Mariner's Hill.

- * Pool and Tennis
- * Decks/Patios
- * Townhome living with the convenience of renting
- * Much much more ...

900 Mariner Hill Drive
Marshfield, MA 02050
(617) 837-6200



Dir: Take Rte 3 to Exit 12 to Rte 139 East. Follow 3.2 miles to Mariner's Hill on right. Office hours Sat., Sun and Memorial Day 12-5 p.m.

Financed by MHFA with all units available on an open occupancy basis. Professionally managed by State Street Development Management Corp.

MODERN RENTAL HOUSING

At Sites Throughout Massachusetts

The Boston Land Company Management Services, Inc. manages subsidized and market rate rentals. We are currently accepting applications for the following properties:

Diamond Spring Gardens Lawrence, MA
Douglass Park Boston, MA
Francis Cabot Lowell Mill Waltham, MA
Liberty Pines Wrentham, MA
Museum Square Lawrence, MA
Olympia Tower New Bedford, MA
Peabody House Peabody, MA
Stone Brook Farms Burlington, MA
Taber Mill New Bedford, MA
Wentworth Lowell, MA

For many of these properties there is a maximum income limit which varies throughout the state for Subsidized Housing. The average income limits are as follows:

1 person \$18,820 2 persons \$20,957

For some of these developments an applicant must hold a current Section 8 or a 707 certificate for Subsidized Housing. There are no limitations for our market rate units.

The Boston Land Company is proud of all of its properties throughout Massachusetts. We provide the highest standard of service to our residents. Our buildings are immaculate and our grounds are impressive.

For more information on any of our properties or subsidy programs please call:

The Boston Land Company
Management Services, Inc.
(617) 451-2288



CERTIFICATE HOLDERS — RENT TODAY ... AND

Receive a \$500 gift certificate from
Jordans Furniture*

Brand new apartment complex located in Douglas, MA has 2 and 3 bedroom apartments available for section 8 and section 707 certificate holders.

Features:

Swimming Pool
Fitness center with spa
Central air conditioning
Fully applianced designer kitchens

* Offer good for a limited time only. Available to the first 5 qualified applicants. Some restrictions apply.

Call for details — (508) 476-7732
Financed by MHFA



BEDFORD VILLAGE

APARTMENTS

Lovely, One, Two, and Three Bedroom Apartments located in Bedford. Convenient to routes 128, and 62, with pool, tennis, and children's recreation area. Close to shopping and public transportation. These spacious units are equipped with central A/C, d/w, disposal, balconies, or patios. Heat and Hot Water included. 275-1038. Equal Housing Opportunity.

一・二・三臥房柏文，位於
近公路一二八及六二號，
泳池・網球場・兒童遊樂場。
近購物中心及公共交通設施。
空間寬敞・中央冷氣空調・
陽台・洗碗機及廢物處理機。
房租含暖氣及熱水。

請電：二七五～一〇三八
房屋平等機會

12 Dunster Road Bedford, MA 01730



提供資訊，買房子更容易

Properties: Minimum of \$800 cash rebate on over 425 units priced from \$19,000 to \$140,000, many with special financing & other incentives.

Lenders: Minimum of \$500 off closing costs from BayBanks, The Co-operative Bank, Interate National Mortgage, & Stoneham Cooperative Bank.

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提供折扣，買房子更便宜

1-800-MA-Buyer

Statewide, non-profit group. \$25 annual membership fee. Seeking additional properties & other interested companies.

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BayBank 有最好的房屋貸款

無論你買什麼樣的房子， BayBank 都可以幫助你。

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 - 有協助第一次置屋者的特別計劃。
 - 當你需要貸款，你在 BayBank 一定可以找到滿意的答案。
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(617) 387-1808

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(617) 461-1740

Members FDIC Equal Opportunity Lenders Equal Housing Lenders

麻省房屋貸款局

提供低收入家庭 自置房屋機會



麻省房屋貸款局 (NHFA) 之自置房屋計劃是提供予低收入及中等收入之家庭自置房屋機會。MHPA 聯同麻省房屋協力會 (MHP) 及社區發展局 (EOCD) 提供貸款低於市面按揭抵押之平均利率 2%，低息貸款分為四大類別：普通貸款、舊屋翻新、新建房屋及自置房屋機會計劃等。現時 MHPA 更提供抵押信用證書 (M.C.C.)，參加此計劃可減輕每年聯邦稅之負擔，使自置房屋者貸款更容易。

申請者必須具備良好信貸及首次購買房屋者 (購買聯邦政府指定之地區者除外)，其收入及房屋價格亦要符合規定。再者，所有合格貸款者必須具備妥當的房屋買賣合約或買屋出賃合約。

抵押信用證書 (M.C.C.) 這個不是借貸計劃而是用減低稅務支出的方法，協助低收入人士增強抵押還款能力，省下的聯邦稅款就是增加貸款者的收入。事實上，將會省下的款項可作為信託，現已在指定之貸款機構提供此服務，詳情請參閱 M.C.C. 小冊子。

低利率貸款計劃

麻省房屋貸款局提供之低利率貸款是以定期性之方式通過指定之貸款機構辦理，下期之基金可在本年仲夏開始提供以下之服務計劃：

普通借款

此類貸款可給予下列優先貸款者保留六十天之特別期限，包括低收入人士、越戰退伍美國軍人、少數民族及傷殘人士，至於其他合格之貸款者亦可到指定之貸款機構以先到先得借貸餘下的基金，有關貸款機構之名單可向 MHPA (麻省房屋貸款局) 之單家庭房屋辦事處查詢。

舊屋翻新計劃

這計劃是貸款予一些準備買較舊之房屋者，其貸款包括按揭抵押及裝修之費用。貸款人必須購買一所較舊的單家庭屋，翻新費用不能少於三千元，或二一四家庭房屋，每單位至少需要額外一千元翻新費用，申請者須合乎一般申請之條件。

新建房屋計劃

這計劃是特別為鼓勵興建中等價格之單家庭而設，特別之抵押基金會為有意購買指定之建築商新建房屋者而設，有興趣者可與指定之建築商及指定貸款機構聯絡。有關建築商之名單可向麻省房屋貸款局查詢，一切申請者須符合申請資格。

自置房屋機會計劃 (HOP)

這計劃是提供房屋貸款及抵押，申請人之家庭收入須在二萬五千元至三萬三千元之間，而房屋之價格由七萬五千元至九萬五千元為準。除房屋貸款合理外，首年之抵押貸款利息更可低於 5.5%，同時房屋之首期亦可低於 5%。

其他特別計劃

撥款計劃 (ASAP)

這計劃旨在於提高低收入及中等收入人士購買房屋之機會，同時亦可刺激滯銷之新建屋宇，減低新建房屋之價格至合理的購買價錢，同時發展商可取得低利率抵押提供予合資格的購買者，這計劃可使新建之房屋更快出售外，亦提供購屋機會予低、中收入之家庭。

協助貸款者計劃 (BAP)

這計劃是協助自置房屋計劃 (HOP) 之貸款者交付抵押房屋之成交費用，通過此計劃，房屋貸款者可獲得五千元或屋價 5% 之貸款，兩項以較少為合。此筆貸款之利率為 3%，貸款者需

想搬到鄉村去嗎？

來看看我們的提供的房子吧。
不同公寓，大小耆老/殘障者的套房或 1-2 臥房。
家庭/單親父母的 2-3 臥房。
全室地毯、垃圾運送、洗衣間、基本廚房用具、遊戲廣場、房租補助 (收入的 30%，可調整)
房屋平等機會 分類/無家具公寓



SUGAR RIVER MILLS

7 Heritage Drive
Claremont, NH 03743
(603) 542-2976

Equal Housing Opportunity

HUNNEMAN & COMPANY COLDWELL BANKER

Busy Brookline residential real estate office seeks full time sales associate. Professional tools and training. Realize your potential! Call 731-2447 for an interview with the Manager.

徵求中文經紀人

繁忙布克林住宅區地產公司，徵求全職工作人員。提供專業工具及訓練。請電七三一~二四四七。以便與經理面談

在房屋出售時，再次抵押或轉各時清還。

抵押保險基金 (MIF)

此計劃專為自置房屋計劃 (HOP) 或麻省房屋貸款局之貸款者而設，在這計劃下有兩項選擇：參加 HOP 計劃者，可到指定機構的自我保險基金申請，

另一個是由 MHPA 聯同通用電器房屋抵押保險公司 (General Electric Mortgage Insurance Companies) 給予參加麻省房屋貸款局貸款者申請的風險分攤計劃。華美福利會提供翻譯資料。

瑞得布碌公寓

RIDDLEBROOK APARTMENTS

RFD 2, 70042 West Street
East Douglas, MA 01516

位於麻州東道格拉斯，瑞得布碌公寓為耆英及殘障人士提供一間及二間睡房之柏文居住。請書函至上址索取申請表格。本公寓所有柏文是由農人住宅行政署及聯邦房屋都市發展署第八項計劃撥款資助。凡是合格的低入息申請者一有空位即可遷入。



西冷山區公寓

Salem Heights Apartments

12 Pope Street
Salem, MA 01516

位於麻州西冷市 (Salem) 之西冷山區公寓 (Salem Heights Apts) 大樓特為中、低收入家庭提供一睡房及兩睡房單位。公寓單位出租以有空缺為準。請向上址函索申請表。

大樓由 Corcoran, Mullins, Jennison, Inc. 公司管理。



平等住屋機會



CONSTITUTION PROPERTIES, INC.

房屋出售・出租

孫先生日夜電話：六一七~二四一~八〇四四 (公司)
六一七~三二一~一〇三三 (住宅)

MALDEN 二家庭 4/7 (5+2)，五分鐘走到橙線地鐵站，減價急售 \$16 萬九千，機不可失。

MALDEN 四年新豪華公寓，二睡 1 1/2 廁 1 車位，泳池，球場，交通很便利，僅 \$10 萬五千。

MALDEN 高級單家庭，四睡二廁二廳，太陽房，一車房，漂亮花園，五分鐘走到橙線站，\$17 萬九千九百。

HYDE PARK, CLEARY SQ.

高尚住宅區，全新半邊姐妹房，三睡 2 1/2 廁，二車位，涼台，漂亮花園，中央冷暖氣，中央吸塵系統，就此一家，僅廿二萬五千。

RANDOLPH

全新單家庭，三睡二廳 1 1/2 廁，特大廚房，大涼台，一車房，半完成土庫，十五分鐘車程到唐人街，僅售 \$16 萬九千。

NATIC

新單家庭，樓下六百呎辦公室，三睡二全廁，中央冷暖氣系統，九車位，二車房，位近 #9，#135 公路，專業人士極理想居所辦公室，僅 \$28 萬九千。

※百分之七點七政府低息貸款

柏文公寓招租

貴克河溪公寓

Quaker Meadows Apartments
65 Memorial Park Drive
Lynn, MA 01902

位於蓮茵市 Green Street 與 Chestnut Memorial Park Dr. 公園大道旁，Memorial Park Drive 公寓大廈提供一睡房及兩睡房單位於低收入及殘障人士。房租根據收入多少收取。請向上址函索申請表格。

由 MHFA 資助，單位出租以有空缺為主。由 Corcoran, Mullin, Jennison, Inc. 公司管理。



平等住屋機會



窗外有海港

在我們這裏，波士頓最新的海邊社區，從窗口便可以看見海港與藍天。

我們並提供多種周到設施服務：二社區免費停車場、健身房、兩個游泳池、網球場、廿四小時安全警衛、專車至地鐵、托兒所、商店、咖啡屋、及一個專業服務

人員關切您的居住環境。

租金：\$695.00 / 一臥房；\$825.00 / 二臥房，二衛浴（包括熱水、冷暖氣）。

請電：（六一七）八二五~二〇三三。

週一~週六：10:30~6:00

週日：12:00~5:00

HARBOR POINT

Professionally managed by CMJ Mgmt. Co. Financed by MHFA
Rental furniture available from Putnam Units available on open occupancy basis



「房屋檢驗」知多少？

愛爾文

段淑貞譯

漫畫／羅勃



房屋檢驗是檢查一棟房屋的結構。如果你想買一棟房子或一個租文，那麼在決定購買之前，應由一位有經驗和認可的專業房屋檢驗員來進行檢驗。

2. 為什麼我需要房屋檢驗？

購買一所房屋是一項重大的投資。你應確切知道室內外在修理、保養的狀況，很多時候，外行的人很難做正確判斷。例如，新塗的一層漆可能掩蓋結構問題，地下室的水漬可能顯示長期的漏水問題。在你購屋之前，房屋檢驗員會對這些仔細檢查，然後提出專業性意見，以免你吃虧上當。

當然，房屋檢驗也會指出一棟房屋好的方面以及保養方式，以便使房屋保持良好狀態。在經過檢驗之後，你會更清楚地了解你所要買的房屋，才能作出決定。

3. 房屋檢驗包括些什麼？

檢驗員要檢查暖氣系統、中央空調系統、內部水管和電路系統、屋頂、牆壁、天花板、地板、門窗、地基、地庫和其他結構。

4. 我能自己做檢驗嗎？

即使是最有經驗的業主也缺乏專業房屋檢驗員的知識和專長。每一位檢驗者都熟悉房屋結構

的成份、專門的裝置、維修以及這些方面的相互關係。其次，大部份買主對他們真正想要的房子難以完全保持客觀和冷靜，這就可能導致不正確的評價。

5. 檢驗費用多少？

檢驗費也像房價一樣，是有地區性的差別。同樣，在一個地區內，檢驗費會根據房屋的大小，特別是房屋的特徵、年代、特殊結構等情況而有差別。然而，檢驗費並非是決定要不要房屋檢驗的一個因素。如果你能夠根據檢驗員提供的重要問題重新商談房價，那麼，你常常會節省更多的錢，可請你的律師給予指導。

6. 如何選擇房屋檢驗員？

最好是向朋友或同事介紹熟

悉的檢驗員，翻查黃頁或向如美國房屋檢驗員協會（American Society of Home Inspectors）等組織查詢。

7. 我應何時請房屋檢驗員？

聘用房屋檢驗員，應在決定購買房屋後簽訂契約之前。

8. 檢驗時我是否必須在場？

檢驗房子是最好陪同檢驗員一起，通過跟着房屋檢驗員查看房子、觀察和詢問問題，你會了解你的新房，並對一般維修得到一些信息，這對你遷入新房後是大有幫助的。

9. 如果報告顯示問題，怎麼辦？

如果檢驗員發現房屋有毛病，這並不一定表明你不應買此房

子，而只是讓你預先知道應該進行什麼樣的修理。由於在檢驗中發現了重要問題，賣主可能重新商談房價。如果你的預算十分緊，或者不願意捲入未來的修理工作，你可決定此房非你所需，選擇仍是由你決定的。

10. 如果報告是好的，這個是否其實是浪費呢？

當然不是。當房屋檢驗之後，若狀況一切良好，你便可安心地購買了。檢驗的報告還會告知你有關新房狀況以及維護的方法



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如何選擇 最佳貸款？

鄭明眉採訪
段淑貞翻譯

哪個借款公司或銀行會提供最佳利率？哪種貸款計劃(Mortgage)最適合於我？我應具備什麼資格才能貸款？所有這些銀行的專有用語是什麼意思？這些是每個購屋者常有的問題。

第一東方借款有限公司(First Eastern Mortgage)的高級職員陳先生說：「定期三十年的借款是最普遍的。」選擇這種借款的人必須每月付一樣的款項二十年。如果你願意的話，也可盡早還清借款。這樣，可以節省支付許多利息。

陳先生說：「在我從事此工作的五年間，亞裔顧客最多選用定期十五年的借款。」這樣，每月支付較多，而付清借款時間則要快上一倍。滙通貸款基金的經理蔡先生(Raymond Choi)認為，對於那些有足夠的錢來按月支付的人來講，這是一個好的計劃。他說：「今後三十年內將發生什麼事你是不會知道的。」

一年調整利率(ARM)借款(One Year ARM)是一種三十年的貸款，但其利率是根據市場情況按年變化的。這種借款的好處是開始的利率一般要比固定貸款的利率低。陳先生說：「大多數調整利率的借款有一種最高利率限制(Annual Cap)和最高終期利率限制(Lifetime Ceiling)，最高利率限制是限制一年的利率提高幅度，最高終期利率限制是限制在貸款期限中的總利率提高率。陳先生說：「最常見的是2%的最高利率限制和6%的最高終期利率限制。」

還有一種叫做「兩式貸款」(Two-Step Loan)期限也為二十年。陳先生說：「這種借款是七年用固定利率之後，在七年期滿時，再調整一次利率的綜合性貸款」。一旦七年後利率調整，新的利率在以後的二十三年貸款中，又固定不變。大多數首次買房子，並在七年內會搬遷的人們，喜歡這種兩式借款，因為最初的利率比固定利率的借款少百分之零點五。

在購屋者決定哪種借款最適合他們後，得先請教銀行或借款公司，以確定他們是否有資格貸款。蔡先生說：「為了決定一個家庭貸款是否合格，貸款的銀行或公司要考慮四個基本的項目：(一)收入/職業；(二)信用狀況(Credit worthiness)；(三)現款支付能力(down payment)；(四)房產折價，可審查借貸者償還貸款的能力。」陳先生說：「我們要了解客戶是否有一個固定的職業，一般是指在同一行業工作二年或二年以上。」以陳先生公司而言，一般家庭引用二八/三六的比率。這就是貸款者總收入的二八%，應至少可以負擔貸款項的本金、利息、稅和住宅保險。而收入之五六%應除支付房屋貸款之一切支出外(如上述)，還能負擔個人債務，例如汽車、信用卡等債務。

貸款的第二個條件是有好的信用史。昆士儲蓄銀行的助理副總裁安德生女士(Kathleen Anderson)解釋說：「這是指借款者的信用報告中沒有拖欠債務的記錄。如果有的話，他們必須要作說明。」

其次，出借機構必須通過銀行的報告，或者與銀行核對未證實用來付房價的錢，是否屬購屋者本人，而不是從親友借來的。

最後，要考慮房產價值，也就是房產的估計價值。銀行和借款公司不會出借高於房屋價值的款項。這樣，如果借款者不能償還貸款，而房屋必須拍賣的話，銀行和借款公司就不會受到損失。

麻州有上百家借款機構，難怪人們難以決定應與那個機構作交易。蔡先生說：「有時，貸款公司會比銀行提供較好的利率。」而安德生女士則說，借款者可仰賴銀行有較好的穩定性和較大的保障。

大多數人想找一個借貸者時，第一個想到的，大概是那家機構提供最好的利率。但是是一個人的時間和精力有限，很難到每家貸款機構都去調查。

傑·伯恩(Jay Burns)和他的表兄雷·傑克曼(Ray Jackman)是精進公司(Accurates)的共同創立者，精進公司是一個電話服務公司，希望能夠提供服務，使借款者能夠方便地找到最佳貸款利率。伯恩及其五位部門職員每日調查一百至一百五十個借款機構，並列出能對每種借款提供最佳利率的五個機構，每天上午十時公佈此表，打每次電話需付費九元九角五分，不管電話打多久。

對荷包很緊，得仔細計算一分一毛的人而言，好好調查貸款的項目，是很重要的。安德生女士說：「購屋者應調查各種借款的結果，並衡量得失看看是否有比固定利率更好的貸款。」

陳先生贊同地說：「在四處尋找理想的未來之家之前，還是先把財務狀況弄清楚比較好些。」

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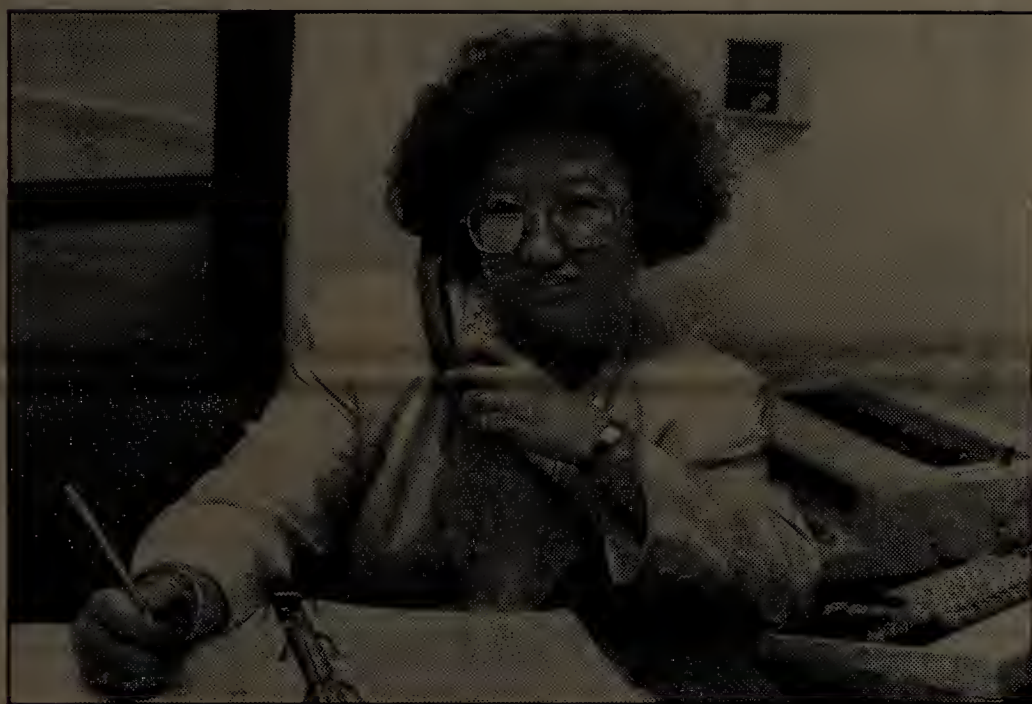
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房地產特刊

編輯：孫晴峯
特約記者：鄭明眉、陳國權
版面設計：朱偉憶
廣告協助：姚珮菁、譚雲燕
顧問：會嘉兒(房地產經紀人)
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特刊 房地產

一九九一年六月二十一日



從選屋到成交——購屋經驗談

特約記者陳國權

王先生夫婦自香港移民來美數年，現在有一個六歲的兒子，一家三口住在柯士頓附近，以七百多元租住二睡房的柏文。由於附近環境不理想，加上孩子大了，空間更顯得窄小，因此他們考慮自置物業，實現安居樂業的夢想。

他們根據報紙上的廣告，常在開放日到出售的房子觀看，而看房子差不多成為他們假日節目了。最初，他們以售價來找，十萬元以下的，大部份都是柏文（Apartment）。當然，柏文亦有很多很漂亮的，而且在這地產低潮的日子，它的價格很吸引人。例如在麥得佛地（Medford）

看到一所二睡房的，有七百多平方呎，另外在樓下備有一儲物室，約二百平方呎，全新的建築物，附近環境亦不錯。只是房子在二樓，而儲物室在地庫，並不方便。雖然價錢很吸引，一年前在樓宇未正式建成前售價是十一萬元，他們已經留意到，但一年後減價至七萬五千元。這是他們看過新落成的而價錢很滿意的單位。但夫婦二人，又仔細商量，公寓每月要付一百六拾元的管理費，而且每年有機會增加，加以公寓式的單位，沒有給孩子玩耍的地方。再者，日後的增值能力，公寓是較低的。在地產低潮時，公寓的價格則下跌較快，他們目前看到的就是一年內降價近三萬元的現成例子。

多番商量，向親友討教後，王先生決定不再看公寓而轉往找售價稍高的單家庭房屋。他知道，單家庭亦有優點，好處是房屋本身獨立，不似公寓式的受鄰居影響大，且不需付柏文管理費。他們住柏文多年，亦希望擁有獨立的房子。不大理想之處是，房子有前後庭院，冬天要鏟雪，夏天要種花剪草，秋天掃樹葉。王先生亦曾幫朋友做過這些庭院

工作，他覺得這是一事兩面的看法，若討厭勞動的，或者本身工作已很困難，下班後或假日已經不想再勞動的，便會覺得這些工作是一種負擔；但從另一角度去看，下雪的日子可在屋前堆雪人，夏天可以與孩子在草地上嬉戲，這何嘗不是一種樂趣。

在尋找的過程中，他知道單家庭房屋的價格，並未如想象中跌幅那麼大，在一些環境較理想的地區，賣家却不願意低價售出。有些價錢便宜的，例如在 Brighton，有一所房子是二睡房的，售價十四萬。原來樓齡差不多八十年，很多設備都要換新，花費不少，經紀估計要二、三萬元的裝修費。若將屋價與裝修費加起來，王先生認為他可以買一間更理想的房屋。他將考慮的地區再擴遠一點。

最後在 Norwood 他找到一處環境寧靜而優美的住宅區，該地區已發展多年，共分八十多個地段，每地段佔八千平方呎至一萬二千多平方呎不等。發展初期，由於樓價高漲，價格由二十二萬到二十八萬不等，現在以十七萬多亦可買到一幅有九千多平方呎的地段。房屋的式樣，有數種選擇，基本上包括二睡房、一浴室、一廁所、可停二車的車房、廚房、客廳、飯廳，一應俱全。那些發展商的發展方式是先建示範房屋，讓其他地段空置，有買家選擇了地段位置及房屋的式樣時才動工興建，約三個月便可完工。王先生為免日後屋建成後不合意，決定選擇了那用作示範的房屋。

當決定了買那一間屋後，便進入討價還價的階段。他要交一張約一千元支票給代理建築商的經紀公司，以示誠意，經紀便跟賣家議價。經紀要想知道買家是否「合格」，便要向買家查詢財政狀況，若買家不乎合貸款資

格，申請不到按揭貸款，那議好價亦屬徒然。符合貸款者的資格是要看收入與貸款金額的比例，供款的金額一般不能超過收入的百分之廿八至卅六。

經紀認為王先生符合資格後，便跟賣家議價。雙方同意成交後，便開始房屋檢驗的工作。

舊的房子不用說，就是新落成的房屋，亦一樣要派人驗屋，以策安全。王先生不相信經紀介紹的經紀公司，自己請朋友找來一間

房屋檢驗時王先生跟著檢驗員同去，以便實地了解房屋的間題。檢驗時間約二小時，驗樓後一般在二、三天內便會發出報告。該報告會詳細列明各項問題，如何補救、更換、修葺以及估計的費用等。

驗樓費用，一般單家庭約二、三百元，視房子大小而定，項目則包括樓宇結構、水電設施等。驗完鉛油漆另收一百七十五元。（若樓宇是一九七八年後建成的則毋須驗，因為在此之後，法例已規定不能含鉛。）驗白蟻或地氣，各收六十五至一百二十五元不等。收費各公司略有不同。其他檢驗項目則視乎需要，如太舊的樓宇可能驗石棉等問題。

驗樓後，王先生可依據驗樓報告，向賣方討論補救維修的項目，或要求減價作修葺，或問題嚴重者，便取消交易，取回訂金。

不過，驗樓結果尚算滿意，王先生便找律師與賣主簽買賣合約，找銀行或貸款公司借錢。

一家銀行貸款部職員告訴他，貸款的資格，一般決定於：（一）良好而固定的收入——是否有關的行業從事至少二年。新移民工作未足二年，但與過去行業相關的亦可考慮。（二）良好信用——貸款公司可以透過信用調查公司，獲得申請者在美國的信用情況。

一般華人若來美國日子不久，信用可能一空白，他們多用現金付帳。如果從未借過錢或沒有信用，則可查的，可拿準時繳交的電費單、租單、電話單等作為信用良好的次要證據。或者，託所屬教會寫一封證明品格的信亦可。信用的考慮是從多方面。（一）首期——付作樓價的首期，如是自己儲蓄的，要以銀行戶款單，證明此款存在戶口內三個月或以上為準。若屬父母或親戚贈款，亦可作考慮，惟必須向銀行辦理指定贈款證明文件稱 Gift Letter。（二）抵押品——如有其他有價值證券或貴重物品作抵押，亦可作担保的憑證。

除上述之外，銀行亦會看買家有沒有其他借款，如汽車或家庭電器的分期付款，或信用咭未付清的欠帳等等。

王先生在焦灼地等待之後，接到銀行已批准的通知。

然後，銀行向王先生發出一張估計成交費用表（Good Faith Estimate），列明交咭時，買家應準備的款



項。項目包括銀行手續費、按揭保險費、量地費、律師費、文件審核費、託管費等等。

成交當天，買賣雙方在律師辦公室會面，簽署了更多文件。經於交吉手續順利完成，王先生成為房屋的新主。

王先生夫婦從最初看房子到最後買成，花了幾個月時間，經過許多繁瑣的手續。但是當他們舒服地享受新居的時候，那些付出都是值得了。

購買

柏文

須知：

費得·梅爾作

段淑貞譯

1. 購買柏文要兼顧到整棟大廈的管理，管理公司的維修責任，以及大廈其他單位的住客，大廈的管理不好，對大廈內每一住客都有影響。

2. 房屋檢驗員應查看整棟柏文大廈，而不只是欲購的單位。若是柏文大廈狀況不好，即使不在你家，亦跟着倒霉。舉例說，最頂一層的屋頂漏水，每一個住戶都得付修理費。

3. 購屋者的律師應查看更多的文件，及翻查大廈財政預算，了解柏文月費如何支付大廈的保險、維修、員工、及作算安裝爐具、屋頂的比例，單位內的爐具或電器安裝可能需要經常換理。

4. 公寓協會負擔支付儲備金的項目是什麼？

5. 有無任何特殊款項是業主必須付的？如果有，必須弄清楚是賣主或是買主來付此款項。

想要找到一個公寓協會的好辦法，是拜訪房屋受託管理人。這種受託管理人通常住在這棟樓房裏，並從事樓裏的事務。

社區文娛活動一覽

展覽

越南政治畫展

三位越南畫家：Le Hung、Anh Tu 及 Hu Dieu，展出一系列以越戰背景，寫戰俘及政治犯經歷的作品。

展期：至六月廿九日止

地點：波士頓市立圖書館大堂

寮國民俗服飾展

兒童美術館於七月十二日開始展出寮國民俗服飾及日常工具，美術館七天開放，由早上十時至下午五時，週五至晚上九時。

查詢：四二六—八八五五。



學習課程／講座

建築業學徒先修班

華美福利會將於九月開辦建築業學徒先修班，課程為期十週，逢星期二及四晚上課（及五個星期六），修讀者須具高中畢業文憑（本地及外國均可），中等英語及數學程度。歡迎有志從事建築行業男女參加，費用全免。

並於七月八日（星期一）早上九時三十分有介紹講座。

查詢報名請電：四二六—九四九二（張小姐洽或親臨華美福利會（泰勒街九十號））。

職業先修班

華美福利會將於七月一日開辦一職業先修班。此班提供英語進修、職業輔導及進修職業訓練機會。凡是波士頓居民，有低收入，有中上英文程度及有進取心者，均有資格參加。學位有限，請從速報名。詳情請聯絡

Artie Orin

四二六—九四九二。

暑期中文班

中華廣教學校將於七月五日至八月三十日開辦暑期中文班，分國語及粵語兩班，現接受報名。

詳情請於每日下午四時半至六時半電四二六—五一〇三。

投資移民研討會

美國移民局將頒發以投資形式的移民簽證，而麻州被定為就業目標地域，可能會發出有更高的移民簽證額。艾迪·甘乃迪議會將舉行座談會，介紹該法例內容，並聽取各方意見。

地點：華埠昆士學校禮堂。

時間：六月廿五日（週二）上午十時。

亞美專題討論

一名為「亞美專題探討」的委員會為爭取亞美的權益及參政機會，將在秋季舉行亞美專題探討大會，委員將召開會議，歡迎各界提出意見及議程討論。

日期時間：六月廿六日（週三）六時

地點：中華貿易中心難民及移民辦公室

查詢：四二六—五三三三

成人教育展覽會

日期：六月廿一日，星期五

時間：晚上八時正

地點：大波士頓區中華文化協會活動中心

99 School Street, Weston

節目：中國民族舞蹈、韻律操、國術、國樂

會後茶點招待，歡迎閣下光臨。欲知詳情，請電：（六一七）八六一—三九九九

影視

喋血雙雄

香港導演吳宇森繼「英雄本色」後又一火爆連場製作，電影寫殺手、歌女與警察的故事。由周潤發、葉倩文、朱江、李修賢主演。

放映地點：Coolidge Corner Theatre Brookline

期：六月廿八日開始



華裔畫家楊至洪

波市有線電視台三號及八號台將介紹生於台灣年青畫家楊至洪，他將親身講述他以西方技巧作畫歷程及介紹他以畫反映美國社會問題的作品。

時間日期：六月廿五日及七月二日晚上十時半。

兒童

健康寶選選

華人醫務中心為促進父母對幼兒健康的關注，將舉辦健康兒童選舉。組別分為：一歲至兩歲、兩歲至三歲、三歲至四歲及特殊兒童組。

選舉分兩部份，第一部份為「健康狀況評議及教育」，從六月廿四日起逢星期一下午一時至四時半，及星期三上午九時至十二時，家長可攜兒童，並帶同兩張三吋乘五吋相片到華人醫務中心登記，中心人員對幼兒的健康與發育作出評價，並對家長提供健康教育指導。

第二部份比賽於八月中秋節盛會（八月十八日）舉行，當天家長帶同幼兒到會，由社區評判小組作出最後選定，並於中秋節盛會結束時公佈結果，各組頒發一、二、三名獎，又凡參賽兒童將獲贈禮品一份。

查詢：四八二—七五五五社區外展部主任洪標英洽。

迷你哥爾夫球

兒童美術館已於六月中推出小型戶外哥爾夫球場，除平日美術館開放時間外，從七月一日開始，更於週一、二、三延長開放時間至晚上九時。查詢：四二六—八八五五。

法蘭動物園

波市法蘭動物園（Franklin Zoo）於六月廿二日（週六）下午一時至四時準備連串文娛表演節目，如中樂演奏、寶國舞蹈、中國舞、鼓樂表演、並有動物表演、木偶戲、兒童遊戲等。動物園位於橙線總站（Forest Hill）。查詢：四四一—一〇〇一一。

其它

華人佈道會三十週年

波士頓華人佈道會將於六月廿八至卅日週末舉行創會三十週年慶祝活動，特別邀請保羅·湯斯牧師（Paul Towns）主講。該週末備一連串團拜、聚餐活動，歡迎各界參加，查詢：四二六—五七一一。

中秋節慶祝會攤位租用

一年一度的華埠中秋慶祝會已定於本年八月十八日上午十一時至下午五時舉行，中華公所由即日起接受預定攤位租用，費用為營利機構或商戶五十元，非牟利團體廿五元，另廿五元定金（於節目結束後發還）。截止申請日期為七月十五日，詳情查詢：五四二—二五七四，泰勒街九十號。

糧票熱線

低收入及失業家庭，可向「麵包計劃」（Project Bread）查詢有關申請領取糧票的資格及辦法。服務時間為週一至五，上午九時至下午五時，熱線電話號碼：一—八〇〇—六四五—八三三三。

馬拉松足球籌款

為波市青年活動籌募經費，將於Amelia Place英文高中球場舉行廿四小時足球賽，並有遊戲、音樂及食物等，時間為六月廿二日中午至廿三日中午。

出版預告

下期舢舨，於七月五日出版，需打字或翻譯之文稿及廣告，於六月廿八日（星期五）截止。

暑期參觀活動

華人醫務中心社區外展部於暑期舉辦下列參觀活動：

- ※石角遊樂場（Rocky Point Park, R.I.）
- 七月六日（週六）上午九時至下午七時
- ※出海觀鯨
- 八月三日（週六）上午八時至下午四時
- ※參觀新港華廈 Newport Mansions
- 八月廿四日（週六）上午九時至下午七時
- ※紐約市一日遊
- 九月十四日（週六）上午七時出發

請預早報名，聯絡洪標英姑娘

電話：四八二—七五五五

加拿大 瀑布遊

主辦：前進會。行程包括尼瓜拉大瀑布、多倫多、島嶼、國家觀光塔、安地尼奧廣場、妙趣遊樂場、新舊唐人街等。

日期：七月四日至七日（星期四至日）。

費用：單人房每位五百廿元，雙人房每位三百九十元，三人房每位三百六十五元（前進會會員減收十元）。小童十二歲以下（同兩大入同房）一百五十元。費用包括旅遊巴士、酒店大部份入場券。

報名查詢：三五七—四四九九，林肯街一六四號二樓。

請訂閱舢舨

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舢舨

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廣告：孫晴峯
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會物賣街屋

六月八日，陽光普照，溫馨洋溢的一個週末早上，屋街牆畫一段街巷，頓成了兒童樂園，音樂、畫面譜、小丑、汽球、夾波子比賽、攤位遊戲、昆士學

校及愛群托兒中心的老師當起小販來了，蛋糕、曲奇餅、炒飯、雞翼、西瓜、檸檬汁、T恤售賣。老幼皆宜，家庭同樂的日子，華埠應多辦這些活動！○



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兒童夏令營

暑假即至，家長為孩子的活動傷腦筋，以下提供一系列暑期夏令營及短期宿營的資料，好讓孩子有個更充實的假期：

日間夏令營

- ✿華埠暑期：昆士學校，四二六六六〇，三至十三歲，雙語導師，替新移民孩子補習英語，及各康樂活動。
- ✿華埠遊樂：四九五～五五二六五至十三歲，雙語導師，包括補習課程及出外參觀活動。
- ✿華人天主教會兒童班：波士頓中學，七三九～一六二八，四至十三歲中英數學習、音樂、寫作及美術。每週三次課外活動。共七週課程共一百四十元。
- ✿波士頓難民青年計劃：四九五～五五二六，七歲至十三歲，專為亞裔難民而辦，為期八週，包括補習及文娛活動。
- *Allston/Brighton APAC 783-1485 六至十二歲，七週六十元
- *Camp Ponkawissett Hale Reservation, Westwood 876-9800 六至十三歲，游水、划船、手工藝，每兩週收費一百五十元。
- *Community Music Center South End, 482-7494 四至八歲，音樂、舞蹈教授及表演。三週收費三百元。
- *Cooper Community Center Roxbury, 445-1813 六至十二歲，美術手工藝、游泳、參觀。

- *Ellis Memorial Center South End, 426-2900 六至十二歲，七時半至五時半，戶外旅行及參觀活動
- *Dorchester Super Summer 282-5034 六至十二歲
- *Gallivan Summer Day Camp Mattapan, 298-2610 六至十三歲，教導孩子拒絕暴力及如何保護自己。
- *Hyde Park Municipal Bldg. 364-5358 六至十三歲，九時至三時，每週五十元。
- *Jamaica Plain Community Center 524-3630 六至十二歲，八時半至六時，游泳及藝術表演，每週一百三十五元。
- *Lena Park Summer Rainbow 436-1900 ext. 230 五至十四歲，八時至四時，每週二百元。
- *Media Arts Camp Jamaica Plain, 524-1160 十至十五歲，繪畫、攝影、寫作，及參觀活動，收費視家庭收入而定，每三週五十至一百五十元。
- *NCAA Sports Camp Boston College, 552-4847 UMass/Boston, 287-7800 十至十六歲，八時至一時，各項體育及健康鍛煉。免費
- *Patriot's Trail Day Camp Waltham, 482-1078 五至十二歲，以女童為主，每兩週二百元。
- *South Boston Neighborhood House 268-1619 中心營五至六歲，戶外活動七至十二歲。

- *Ponkapoag Day Camp Blue Hills, 361-2300 六至十二歲，八時半至四時半，山野步行、美術手工，每兩週收費一百四十五元。
- *Youth Enrichment 267-5877 七至十一歲，補習數學及閱讀，以及戶外活動。
- *Zoo Camp 六至十三歲，八時半至五時，在動物園內舉行各活動，每兩週一百二十元。
- *East Boston 569-3221 五至九歲，集教育、文娛康樂及參觀活動。
- *Inner City Day Camp Cambridge, 864-0960 五至十三歲，藝術表演教授、公園海灘遊玩。
- *Roslindale Summer 323-8811 六至十二歲，以世界各文化為主題，教導孩子認識不同文化及認識環境問題，收費相宜。
- *Sommerville Day Camp Sharon, 623-5510 六至十二歲，教導孩子認識大自然，並有美術及話劇教授。
- *Jackson/Mann Allston/Brighton, 783-2770 五至十三歲，教育及綜合各文化活動

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- ✿胡桃山音樂營 西郊胡桃山學院 二五九～八一五九 由中華表演藝術基金會主辦 十二歲以上，七月廿八日至八月十八日，包括個別樂器教授、樂理、網球、游泳等。學費三星期三千元，有獎學金可供申請。另有日間個別樂器教授，每小時收費八十元。

- *Agassiz Village West Poland, Maine, 894-5200 七至十三歲，兩星期一百三十元。
- *Boys' and Girls' Camp 523-5177 七至十二歲，十天二百三十元
- *Camp Hale Center Sandwich, NH 536-8610 男童八至十三歲，爬山、划船、體育，視家庭收入而定，四星期二百三十至三百三十元。
- *Camp "Maine Idea" Denmark, Maine, 536-8610 女童九至十一歲，網球、騎馬、划船，七月份收費較高，在八月份有三個獎學金學位，收費祇廿五元。
- *Camp Nawaka East Otis, Maine, 876-9800 富挑戰大自然活動 九至十五歲（兩星期四百七十元）七至十五歲（九天三百三十五元）六至八歲（四天二百五十五元）
- *Days in the Arts Tanglewood, Berkshires 266-1492 十至十三歲，在波士頓管弦樂團的夏日營址，學習音樂、話劇、美術。五天六十五元。
- *Patriots Trail Girl Scout Camps New Hampshire, 482-1078 女童六至十七歲，風帆、騎馬等活動，兩週三百四十元。

- *Wildwood Nature Camps Otter Lake, NH 259-9500 九至十四歲，麻州觀鳥會會址，大自然活動，一週三百二十五元，兩週五百六十五元。

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It was an average evening in late 19th-Century Paris and scenes like this filled the theatres. And beginning June 5, these scenes will fill the West Wing of the Museum of Fine Arts as we present Pleasures of Paris from Daumier to Picasso. Over 200 paintings, prints, drawings, posters and sculptures that illustrate this extraordinary period in Paris.

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昆市職業中心

面臨關閉

— 陳小慧 —

昆市職業中心成立兩年，專為協助市內亞裔居民安排就業，目前因經費不足而暫停服務，現正促請華埠捐款援助。

中心主任亞化·基奧(Archana Keola)為張羅經費，特親赴華埠，曾於四月出席華埠區議會，向議員講述經濟困境，區議會建議他向華埠商戶個別求助。

基奧又於本月出席中華公所，懇請公所本著華人一家親的互助精神，予以援手。基奧認為大家不應把是次籌募經費看作是華埠資助昆市，而是華人互相幫助，並說華人社區其實只得一個，並無分昆市的華人和華埠的華人之別。

該中心自八九年開辦，兩年來安排了一百九十一人在昆市及南岸社區就業，其中一百六十四名全職、廿七名半職工作。就業安排包括裝配、文員、機器技工、飲食業、報館及銀行各行各業。曾協助個案中百分之九十為華人，百分之十為越裔居民。該中心不但服務費全免，亦是昆市唯一家有雙語職業介紹中心。昆市也有數家私人開辦的職業介紹中心，但皆收取費用。

過去兩年來的經費來自南岸經濟發展公司、麻州水務局、麻州公共交通系統及昆市政府的贊助，各社團機構已拒絕繼續贊助，而昆市府亦因財政緊縮困難未能施以援手。

麻州就業及訓練局最近已答允支付兩名全職雙語輔導員，但該中心仍需籌募約一萬元以應付作來年租金、水電、電話、日常各項支出。

基奧說該中心期望在七月重開，但連月來四出奔走籌款亦未見效果，假如籌款不足的話，該中心可能無法重開服務了。



※ [亞洲風味] 品嚐各國民俗食品

— 陳小慧攝 —

亞洲風味籌款晚會

華美福利會第二屆亞洲風味籌款晚會於六月十五日舉行，出席嘉賓超過三百人。

當晚由亞裔聯絡員李健遠代表費林市長頒發獎勵書予華美福利會，表揚其替亞裔居民的服務。中心主任李秋明表示，籌得款項有助維持該中心現行在入籍、成人英語、職業訓練及介紹、房屋安排等各項服務，渡過財政緊縮的一年。是晚活動被波士頓環球報選為每週宴會。

(僑教中心·承第一頁)

協調處處長張文中表示僑教中心自去年開始籌備，在選擇會址時考慮到華僑人口結構及需求、使用及交通便捷等因素，以夏利臣街及必珠街為華埠最繁忙街道，大部份市郊餐館都在這街角接送員工，又特別照顧到老人家，好為他們提供聚腳閒談之所，享用文娛康樂。

僑教中心以服務僑胞為宗旨，圖書館及場地借用基本上免費或收取很低的費用，場地更可供本地藝術家作展覽場地，在開幕初期將安排北美巡迴書畫及盆景展覽。

夏利臣街的會址暫時以租用形式，服務穩定下來會考慮購置或興建永久會址。

(騰皇閣·承第一頁)

曾在騰皇閣當點心推車員的伍太，說除月薪五百五十元外，從未分發小費。伍太於年初騰皇閣裝修時被變相解僱，當時李先生曾答允裝修後通知上班，但酒樓重開時李先生却招請一批新員工。伍太沒有解僱信，家中有三個孩子，亦無法領取失業金。

騰皇閣開業初期，可說是華埠較大有聲望的樓，生意亦不俗，廖太說每月小費也有一千五百元左右。廖太說李先生發工資一向不定時，員工追問時會口頭答允，然後不了了之，又或說他們的小費收入不差，不計較區區一百幾十元。

史提芬太太說其丈夫在騰皇閣工作兩年，從來未領過工資，一直靠小費收入。於去年四月三十日，史提芬與廖太太李先生以生意冷淡為由

解僱。廖太說翌日地與史提芬到騰皇閣向李先生追討所欠工資及要求發還小費，好讓地帶領取失業金。李先生拒絕發還工資及小費，兩位員工堅持不離去，李先生致電警察到場，警察亦勸告李先生發還小費。廖太與史提芬二人拿到解僱信到就業培訓局申請失業金時，才得知月薪一百五十元實在太低，建議他們有權向勞工署提出控訴。

曾在騰皇閣達達末半職工作的河莊，說李先生根本未發工資，最初大家口頭答允，你情我願，亦無話可說。河莊支持是次杯葛行動，認為是對李先生的一個警場，更希望對將來員工有所保障。

李先生在校調查期間，未能提供員工工資記錄。調查期間，李先生於年初將侍應生工資提高為每月二百五十元，並準時每月以支票發薪。

本報記者於上述致電李先生，查問究竟，李拒絕發言。當問及何時償還拖欠工資時，李說在投訴個案未解決前，他並沒有拖欠任何工資。員工為何提出投訴，李說是因為兩位員工被解僱後找不到工作。

以麻州最低合法工資(小費僱員每時薪二元三角)計算，而勞工署容許追討兩年內的工資，李先生欠兩位投訴員工每人約八千元。

通常投訴程序是勞工署派員調查，如証實有違法律行為時，先要求僱主賠償，如僱主拒絕賠償的話，勞工署會提出法律控告，其過程可說是非常冗長的。

前進會麥氏說年久與李先生多次會談，希望以妥協方式解決，不想將事情弄大，李先生一直不予答覆，而且經常改變主意，麥認為前進會進一步行動可能是在酒樓門前示威。



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位於華盛頓街與必珠街交界的自由書店

—陳小慧攝—

華埠反對有效 色情電影牌照被否決

波市消費事務牌照科於本月五日否決自由書店色情錄影帶放映的牌照申請。牌照科科長戴安·莫迪嘉(Diane Modica)表示華埠社區代表在公聽會上提出陳詞及表態，對其決定起着很大的作用。

交際，書店申請在店內增設十五座成人錄影帶放映亭。於上月六日的牌照申請公聽會上，華埠各社區組織，包括華埠區議會、耆英會、中華公所、華盛頓街的商戶、波市重建局、中城發展計劃等均提出強烈反對，指出該街角為進出華埠必經之道，色情事業不但有礙民生，招惹不良份子導致非法勾當，對華埠居民的治安及經濟均有嚴重影響。

莫迪嘉科長指出即使法例允許色情事業在紅燈區開設，但在作出決定時絕不能漠視該商店對華埠居民的影響，特別是鄰近於密集的家庭住宅及老人服務中心。

莫迪嘉科長說否決牌照的主要理由是由該業務經營將增加該街道的交通量，滋擾附近居民的安寧，威脅公共健康。

於上月公聽會上店主安東尼·羅素(Anthony Russo)提到平均一小時可有十個顧客使用一個錄影亭，以十五個放映亭計算，一小時內最高可有一百五十個顧客進出，對附近交通將造成阻塞問題。

當天公聽會也有甲區警員提出證供，指出過往在類似色情場所多妓女及毒品問題存在。即使羅素保證店內加強保安人員，不容許犯罪及賣淫在其店內發生，但莫迪嘉認為上鎖的放映亭提供方便非法活動的場所，令該街角招惹不良份子留連勾當非法活動，自由書店亦將無法管制，同時錄影亭的清潔問題亦有導致病菌傳播威脅公共衛生。

該商店在過去一個月進行內部裝修，招牌亦已掛上。雖然牌照科否決色情錄影帶的牌照，但書店本身經營不需特別牌照，即是說自由書店仍可開門營業，只是不能設置錄影亭，據聞放映亭的利潤較書店零售利潤高得多。

莫科長說書店可有權向最高法院上訴，而在一年後才可再向牌照科作同類牌照申請。

—陳小慧—

終身研究人工避孕

張民覺博士與世長辭

終身致力生殖研究，發明口服避孕丸及人工授精的張民覺博士於六月五日在胡士達(McClelland)麻州中部紀念醫院中心因心臟病逝世，享年八十二歲。

張博士於一九五四年加入胡士達生物研究基金會，與潘古司(Gregory Pincus)及約翰洛博士(John Rock)聯合研究發明口服避孕丸，在一九六〇年由美國食品及藥物管理局通過廣泛使用。

口服避孕藥的發明原意在於控制世界人口膨脹，却間接推動婦女解放運動以至六十年代的性觀念的革命。在一九八一年被訪問時，張博士對自己的發明感到得意，認為「寵壞了年青人」，令他們對性更隨便。

於五〇年代張博士亦致力研究人工授精，有助試管嬰兒的成功。

張博士生於山西太原，於北京清華大學動物心理系畢業，後往英國劍橋大學研究所深造。一生獲醫學生物界獎項不勝枚舉，以去年獲選入美國國家科學院院士，為全國科學及工程界的最高榮譽。

沈彤已答應了母親先完成學業，剛在布蘭戴斯大學生物系畢業後，他在北京大學也主修生物學，現已報考波士頓大學的博士學位課程，主修政治科學。他說希望有助他對政治問題的考慮，作更深入的瞭解與認識。

去年的六四紀念活動之一是在波士頓大學舉行首次宣佈及籌款晚宴。由李健達等組織成立，目的為提供有志政治人民科學，追求中國民主的華裔學生給予獎學金。可惜，一年後的今天消聲匿跡。李說該晚會活動籌得三千元，認為數目太少，未予頒發，款項正存在一獨立戶口。在過去一年來亦沒有其他為獎學金而作的籌款活動，李說在經濟不景氣期間，籌款實在是很困難的事。

(沈彤·承第一頁)

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房地產特刊

騰皇閣酒樓勞資糾紛

勞工署人手不足延期處理 前進會發起杯葛行動

由於一年多騰皇閣酒樓與兩位被解僱工人的勞資糾紛未得解決，華人前進會於六月八日正式呼籲杯葛騰皇閣酒樓，在華埠派發及張貼傳單。

事源於去年兩位被解僱點心侍應向勞工署投訴僱主拖欠工資及所定工資低於法律規定。由於該署因經費緊縮，裁減職員，引致個案處理積壓，調查工作延誤，時至今日仍未得到解決。更不幸的是其中一位投訴人史提芬先生於年初槍殺案中逝世，現由其遺孀代表申訴。

華人前進會一直協助兩位員工找尋法律援助、翻譯、出席公聽會等工作，前進會職員麥小琮表示，類似個案實屬鮮見，華埠雖然普通工資較低，但甚少違反法律最低規定，至於杯葛華埠商戶更屬第一次。麥認為採取杯葛行動是迫不得已，由於勞工署調查工作無限期延誤，恐怕事情不了了之，投訴工人多次表示只望僱主償還所欠工資便不再追究，但僱主一直漠視員工的要求。除了拖欠工資及工資低於法律規定的違法行為，該酒樓的不

合理行為包括在侍應生小費中抽取百分之二十，不定期發薪酬及無發薪收據。

投訴人之一廖太，移美八年，在一九八六年騰皇閣開張時看到招聘侍應生通告應徵，廖太當了兩年點心推車員（月薪約五百元），希望成為侍應生後的收入有所改善。最初酒樓未開設茶市，她工作由上午十一時至晚上十時，月薪二百五十元，另加小費。騰皇閣在九月份開設茶市，她轉為點心班侍應，工作由上午九時至下午三時，月薪一百五十元，另加小費。廖太認為點心班的工作時間更理想，下午有時間可回家打點家務。

通常點心侍應每朝茶市的小費集合起來，然後平均分配。但每天在算小費的時候，騰皇閣東主本先生都會從總數中抽取百分之廿，餘下的才由侍應生均分。李先生曾對員工說部份是分給點心推車員的小費，部份拿到銀行開一個儲蓄戶口，以防生意不穩定的話，侍應生小費收入太低時，便提款分予他們，作為儲備。

（轉第三頁）

沈彤對中國民主運動樂觀

要求布殊總統 有條件續最優惠國

在六月七日莊鑾閣（John Hancock）禮堂的天安門民主運動紀念會上，沈彤引述王衛林以血肉之軀阻擋排排坦克的一幕景象，正好象徵了思想抵禦武器的力量。

兩年前天安門大屠殺悲痛的一幕，學生的死，並不代表終結，却代表了一個開始，令中國人覺悟到中國需要民主已不容耽誤了。

當年天安門廣場上的激情，化為今天流於學生的理性。沈彤於去年初在牛頓市已成立了中國民主基金會，賴以先進的儀器與國內地下組織保持聯繫，提供教育與資訊。沈彤說中國的年青人在尋求各方的可能性，絕不放棄。沈彤對中國的將來抱樂觀態度，表示現在的準備功夫是為重返中國而努力。推算大概在十年以內，民主運動會重返中國，開啓中國民主里程。

——陳小慧——

沈彤的母親厲以賢以參加兒子畢業典禮申請出國，竟獲批准簽證，她亦以為是意料之外事。在各紀念活動中，厲皆陪同兒子出席，她說此行令她對兒子在外邊所做的一切有更清楚的了解，比以前放心了些。

作為一個母親，厲說她的思緒是非常矛盾的。但兒子長大了，他自有自己的選擇與思想，做母親的也左右不了。當年他上天安門廣場，只是怕他思想還幼稚，怕他被捕坐牢，更擔心他的安危。如今他對沈彤唯一的勸告是希望他先完成學業，她認為中國的問題是很複雜，要急是急不來的。

（轉第二頁）

「在歷史上，武器與思想是兩股最大的力量，但我相信，思想終有一天戰勝武器。」

——沈彤——

僑教中心秋季開幕

方便華人 培養文化

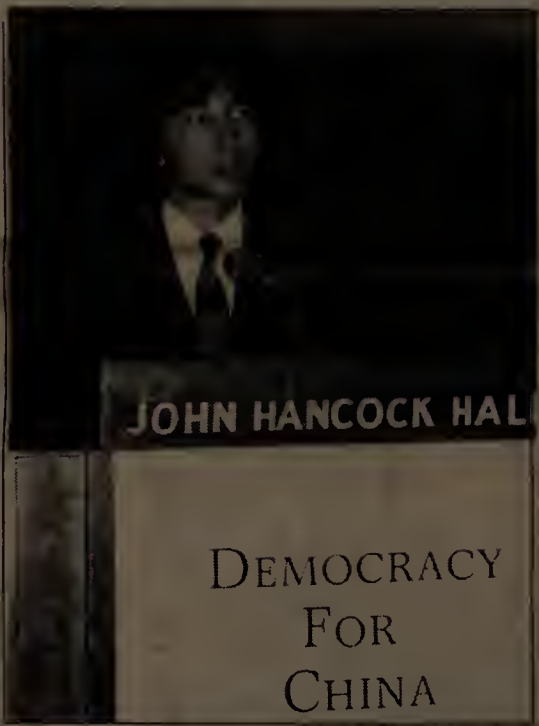
陳小慧

北美事務協調會駐波士頓辦事處於月中正式宣佈在華埠夏利臣街六十五號華經大廈開辦波士頓華僑文化服務中心（簡稱僑教中心），可算是華埠第一間較具規模的綜合文化會所，即將在該大廈六樓進行裝修工程，預料在八月底正式揭幕啓用。

據僑務專員林煌村指出，僑教中心的概念，源自僑務委員長曾廣順七年前的十六個字：「新舊一體、僑學兼顧、尊重前輩、培植後輩」，本着此宗旨，第一間僑教中心便在六年前的三藩市華埠附近開設，其後陸續在華僑聚居城市如洛杉磯、侯斯頓、芝加哥及紐約等地開設全國共七間的僑教中心。

波士頓僑教中心總面積約六千平方呎，大致分為：（一）可容納約一百七十人的禮堂，可用作表演、大型慶祝活動、電影放映、展覽、卡拉OK等用途。（二）佔地約七百六十平方呎的中文圖書館，藏書量約八千至一萬冊，並包括報紙、雜誌、圖書以迎合普羅大眾口味的會談室，可供社團借用開會。（三）三間課室，計劃開辦各類文娛課程如語言、音樂、繪畫、手工藝等。全部經費將由台灣政府每年撥款十五萬美元，預算聘用兩名全職及兩名半職員工管理。

（轉第三頁）



沈彤悼念六四民運摯友，堅持為民主努力